

## SEARCH REQUEST FORM

112

Requestor's Name: YEHOEON RETTA Serial Number: 09/030839  
Date: 4/20/99 Phone: 305-0936 Art Unit: 2769

**Search Topic:**

Please write a detailed statement of search topic. Describe specifically as possible the subject matter to be searched. Define any terms that may have a special meaning. Give examples or relevant citations, authors, keywords, etc., if known. For sequences, please attach a copy of the sequence. You may include a copy of the broadest and/or most relevant claim(s).

database for companies who buyback  
their stocks, or % stocks repurchased or  
# of stocks repurchased and price/earnings  
or price/earnings ratio

04-20-1999 P02:35

**STAFF USE ONLY**

Date completed: 4-26-99  
Searcher: Pamela Reynolds  
Terminal time: 123  
Elapsed time: 540  
CPU time: \_\_\_\_\_  
Total time: 663  
Number of Searches: 2  
Number of Databases: 46

**Search Site**

☒ STIC/910  
☐ CM-1  
☐ Pre-S

**Type of Search**

☐ N.A. Sequence  
☐ A.A. Sequence  
☒ Structure  
☒ Bibliographic

**Vendors**

☐ IG  
☐ STN  
☒ Dialog  
☐ APS  
☐ Geninfo  
☐ SDC  
☐ DARC/Questel  
☒ Other  
print internet

u  
=> d his

(FILE 'USPAT' ENTERED AT 08:49:52 ON 19 APR 1999)  
L1 119550 S STOCK?  
L2 34015 S L1 AND (DATABASE OR DATA)  
L3 15 S L2 AND ((PRICE SALE? OR PRICE EARNING?) (2A) RATIO)  
L4 0 S L3 AND ((BUY? BACK) (3A) STOCK?)  
L5 0 S L3 AND ((BUY? (3A) BACK) (3A) STOCK?)  
L6 1 S BUY? (3A) BACK (5A) STOCK  
L7 0 S BUY? BACK (3A) STOCK?  
L8 0 S L3 AND (MARKET CAPITAL? VALUE)  
L9 4 S L3 AND (MARKET CAPITAL?)  
L10 2 S L9 AND (BACK)  
L11 1 S L9 AND (OUTSTAND? STOCK? OR SHARE?)

=> d 19 1- pn

US PAT NO:	5,806,048	[IMAGE AVAILABLE]	L9: 1 of 4
US PAT NO:	5,774,878	[IMAGE AVAILABLE]	L9: 2 of 4
US PAT NO:	5,761,442	[IMAGE AVAILABLE]	L9: 3 of 4
US PAT NO:	5,675,746	[IMAGE AVAILABLE]	L9: 4 of 4

u  
=> d his

(FILE 'USPAT' ENTERED AT 08:49:52 ON 19 APR 1999)  
L1 119550 S STOCK?  
L2 34015 S L1 AND (DATABASE OR DATA)  
L3 15 S L2 AND ((PRICE SALE? OR PRICE EARNING?) (2A) RATIO)  
L4 0 S L3 AND ((BUY? BACK) (3A) STOCK?)  
L5 0 S L3 AND ((BUY? (3A) BACK) (3A) STOCK?)  
L6 1 S BUY? (3A) BACK (5A) STOCK  
L7 0 S BUY? BACK (3A) STOCK?  
L8 0 S L3 AND (MARKET CAPITAL? VALUE)  
L9 4 S L3 AND (MARKET CAPITAL?)  
L10 2 S L9 AND (BACK)  
L11 1 S L9 AND (OUTSTAND? STOCK? OR SHARE?)

=> d 19 1- pn

US PAT NO:	5,806,048	[IMAGE AVAILABLE]	L9: 1 of 4
US PAT NO:	5,774,878	[IMAGE AVAILABLE]	L9: 2 of 4
US PAT NO:	5,761,442	[IMAGE AVAILABLE]	L9: 3 of 4
US PAT NO:	5,675,746	[IMAGE AVAILABLE]	L9: 4 of 4

=> s 19 1-

MISSING OPERATOR 'L9 1-'

=> d 19 1-

1. 5,806,048, Sep. 8, 1998, Open end mutual fund securitization process; Kenneth Kiron, et al., 705/36, 35 [IMAGE AVAILABLE]

2. 5,774,878, Jun. 30, 1998, Virtual reality generator for use with financial information; Paul Steven Marshall, 705/35, 1, 10, 36 [IMAGE AVAILABLE]

3. 5,761,442, Jun. 2, 1998, Predictive neural network means and method for selecting a portfolio of securities wherein each network has been trained using **data** relating to a corresponding security; Dean S. Barr, et al., 705/36, 35 [IMAGE AVAILABLE]

4. 5,675,746, Oct. 7, 1997, Virtual reality generator for use with financial information; Paul S. Marshall, 705/35, 1 [IMAGE AVAILABLE]

=> d 110 1-

1. 5,806,048, Sep. 8, 1998, Open end mutual fund securitization process; Kenneth Kiron, et al., 705/36, 35 [IMAGE AVAILABLE]

2. 5,761,442, Jun. 2, 1998, Predictive neural network means and method for selecting a portfolio of securities wherein each network has been trained using **data** relating to a corresponding security; Dean S. Barr, et al., 705/36, 35 [IMAGE AVAILABLE]

=> d 111

=====  
\* . \*  
\* Cover Sheet \*  
\* \*  
=====

\*\*\* Your Memo \*\*\*

-----  
\* \*  
\* Prepared for: Yehdega Retta \*  
\* \*  
\* By : Pamela Reynolds \*  
\* \*  
\* Date : April 26, 1999 \*  
\* \*  
-----

Dear Yehdega Retta :

Please find attached the database search results for patent application  
09/030854.

I have marked items that may be of interest to you. If there is any  
additional searching or follow-up you would like, please call me at 308-7798  
or feel free to email me.

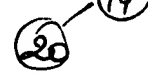
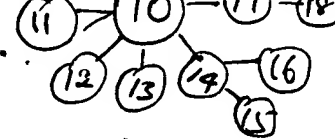
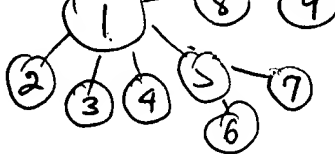
Thank you.

Pamela Reynolds  
EIC  
CPk2 4B30

09/030854

### ABSTRACT

A computer implemented method for creating an investment report. A database of stock information is screened based upon buyback ratio and prices/sales ratio selection criteria. The buyback ratio represents the percentage of stocks repurchased by a company during a given period that resulted in a net decrease in outstanding shares. The method and system use the criteria to identify companies with a highest buyback ratio and with the lowest price/sale ratio. The resulting list of stocks are ranked and output in an investment report that provides superior return over conventional investment techniques.



Claims:

1.

A computer implemented method for creating a buyback investment report comprising the steps of:

a receiving a request specifying a selection of stocks from a database of stock information;

b selecting criteria for screening the selection of stock, wherein the selected criteria consists of a buyback ratio and at least one of price/sales ratio and a price/earnings ratio for each stock,

c screening the selection of stocks, the screening process including the substeps of

d identifying the stocks from the specified selection having buyback ratios, wherein a buyback ratio corresponds to a percentage of issued stock repurchased from the public during a specified period and resulting in a decrease of shares outstanding, and

e identifying a price/sales ratio or price/earnings in the group for each such stock of a subset of the stocks having buyback ratios, wherein the subset is determined based on the buyback ratio for each stock; and ranking stocks within the subset based on the price/sales ratio or price/earnings for each stock, wherein the stock having the lowest price/sales ratio or price/earnings ratio is ranked the highest.

2.

The method of claim 1, wherein the database includes a market cap value table

0903054-027400  
15

SYSTEM:OS - DIALOG OneSearch

File 16:IAC PROMT(R) 1972-1999/Apr 23  
 (c) 1999 Information Access Co.  
 File 47:Magazine Database(TM) 1959-1999/Apr 23  
 (c) 1999 Information Access Co.  
 File 80:IAC Aerospace/Def.Mkts(R) 1986-1999/Apr 23  
 (c) 1999 Inform. Access Co  
 File 111:Natl.Newspaper Index(SM) 1979-1999/Apr 23  
 (c) 1999 Info. Access Co.  
 File 148:IAC Trade & Industry Database 1976-1999/Apr 23  
 (c) 1999 Info Access Co  
 File 275:IAC(SM) Computer Database(TM) 1983-1999/Apr 23  
 (c) 1999 Info Access Co  
 File 621:IAC New Prod.Annou.(R) 1985-1999/Apr 23  
 (c) 1999 Information Access Co  
 File 636:IAC Newsletter DB(TM) 1987-1999/Apr 23  
 (c) 1999 Information Access Co.  
 \*File 636: Company names are now searchable using /CO and CO=.  
 File 122:Harvard Business Review 1971-1999/Apr  
 (c) 1999 Harvard Business Review

Set	Items	Description
S1	308328	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL() DATABASE() MANAGMENT() SYSTEM? OR DBMS OR DATABASE() MANAGEMENT() SYSTEM? OR FILE? OR RECORD?)
S2	208714	BUY() BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE-DEMPTION OR PURCHASE) OR SHORT() COVERING
S3	4463074	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM() TOTAL?
S4	4692036	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ( ) RATIO? OR MONETARY() VALUE? OR WORTH OR COST?
S5	6840482	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	95974	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET() CAPITAL? ( ) VALUE() TABLE
S8	5715	S1(S) S2
S9	2591	S8(S) S3
S10	1551	S9(S) S4
S11	1456	S10(S) S5
S12	63	S11(S) S6
S13	59	RD S12 (unique items)
S14	30	S13 NOT (PY=>1998 OR PD=>980226)

14/3/1 (Item 1 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00800241

00800681

**American General Reports 12% Increase In Second Quarter Operating Earnings Per Share**

PR Newswire  
DATELINE: HOUSTON July 30, 1997 WORD COUNT: 3040

14/3/2 (Item 2 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00797265

00797705

**CENFED Financial Corp. Announces 25% Increase in Second-Quarter Earnings and a 16% Decrease in Delinquent Loans.**

Business Wire  
DATELINE: PASADENA, Calif. July 24, 1997 WORD COUNT: 3579

14/3/3 (Item 3 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00777905

00778344

**Chartwell Re Corporation Reports Record Operating Earnings For First Quarter 1997.**

Business Wire  
DATELINE: STAMFORD, Conn. May 6, 1997 WORD COUNT: 1709

14/3/4 (Item 4 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00768843

00769282

**Baldwin & Lyons, Inc. Unaudited First Quarter Report**

PR Newswire  
DATELINE: INDIANAPOLIS April 29, 1997 WORD COUNT: 646

14/3/5 (Item 5 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00764297

00764736

**TRAVELERS GROUP REPORTS RECORD FIRST QUARTER OPERATING EARNINGS OF \$633.2 MILLION;.**

Business Wire  
DATELINE: NEW YORK April 14, 1997 WORD COUNT: 3035

14/3/6 (Item 6 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.



00760664

00761103

**Norwest Posts Record Earnings for First Quarter**

PR Newswire

DATELINE: MINNEAPOLIS April 14, 1997 WORD COUNT: 4759

14/3/7 (Item 7 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00729224

00729661

**AMBAC Announces Fourth Quarter Net Income of \$52.0 Million, Up 9%; Fourth Quarter Core Earnings Up 17%, Operating Earnings Up 10%.**

Business Wire

DATELINE: NEW YORK Jan 30, 1997 WORD COUNT: 3564

14/3/8 (Item 8 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00727601

00728037

**Chartwell RE Corporation reports record operating earnings for 1996.**

Business Wire

DATELINE: STAMFORD, Conn. Feb 5, 1997 WORD COUNT: 2212

14/3/9 (Item 9 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00722621

00723057

**CWM Mortgage Holdings, Inc. Announces A 21 Percent Increase In Annual Earnings;**

PR Newswire

DATELINE: PASADENA, Calif. Jan 22, 1997 WORD COUNT: 2471

14/3/10 (Item 10 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00721217

00721653

**Travelers Group reports record 1996 operating earnings of \$2.230 billion; Operating EPS a record \$3.35; both up 37% over \$1.632 billion and \$2.44 in 1995.**

Business Wire

DATELINE: NEW YORK Jan 21, 1997 WORD COUNT: 4281

14/3/11 (Item 11 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00719655

00720090

**Norwest Tops \$1 Billion in Annual Earnings For First Time**

PR Newswire

DATELINE: MINNEAPOLIS Jan 16, 1997 WORD COUNT: 5450

14/3/12 (Item 12 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00717802

00718237

**Star Banc Corporation announces record growth in earnings.**

Business Wire

DATELINE: CINCINNATI Jan 14, 1997 WORD COUNT: 4319

14/3/13 (Item 13 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00693398

00693398

**ACE Limited reports fourth quarter, year end earnings.**

Business Wire

DATELINE: HAMILTON, Bermuda Nov 7, 1996 WORD COUNT: 1427

14/3/14 (Item 14 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00692979

00692979

**PartnerRe Ltd. reports third quarter 1996 results and declares dividend of \$0.15 per share.**

Business Wire

DATELINE: PEMBROKE, Bermuda Nov 6, 1996 WORD COUNT: 1668

14/3/15 (Item 15 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00692971

00692971

**Chartwell Re Corporation reports third consecutive quarter of record operating earnings.**

Business Wire

DATELINE: STAMFORD, Conn. Nov 6, 1996 WORD COUNT: 3756

14/3/16 (Item 16 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00691516

00691516

**AMBAC Inc. announces third quarter net income of \$43.8 million, down 12% due to one-time gain in prior period.**

Business Wire

DATELINE: NEW YORK Oct 31, 1996 WORD COUNT: 3386

14/3/17 (Item 17 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00691506

00691506

**Correcting and replacing Consolidated Balance Sheets table.**

Business Wire  
DATELINE: NEW YORK Oct 31, 1996 WORD COUNT: 3449

14/3/18 (Item 18 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00649389

00649389

**CHARTWELL RE CORPORATION REPORTS RECORD OPERATING EARNINGS FOR SECOND QUARTER 1996.**

Business Wire  
DATELINE: STAMFORD, Conn. August 1, 1996 WORD COUNT: 1778

14/3/19 (Item 19 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00645091

00645091

**STANDARD MANAGEMENT REPORTS SECOND QUARTER RESULTS: POSTS RECORD REVENUES**

PR Newswire  
DATELINE: INDIANAPOLIS July 25, 1996 WORD COUNT: 1335

14/3/20 (Item 20 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00639413

00639413

**TRAVELERS GROUP REPORTS RECORD SECOND QUARTER OPERATING EARNINGS OF \$566.2 MILLION; OPERATING EPS UP 44% TO RECORD \$1.15.**

Business Wire  
DATELINE: NEW YORK July 15, 1996 WORD COUNT: 3683

14/3/21 (Item 21 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)  
(c) 1999 Information Access Co. All rts. reserv.

00638877

00638877

**Star Banc Corporation announces increase of 19.6 percent in second quarter earnings per share.**

Business Wire  
DATELINE: CINCINNATI July 11, 1996 WORD COUNT: 2544

14/3/22 (Item 22 from file: 621)  
DIALOG(R) File 621:IAC New Prod. Annou. (R)

(c) 1999 Information Access Co. All rts. reserv.

00603925

00603925

**S&T BANCORP ANNOUNCES FIRST QUARTER EARNINGS**

PR Newswire

DATELINE: INDIANA, Pa. April 16, 1996 WORD COUNT: 823

**14/3/23 (Item 23 from file: 621)**

DIALOG(R) File 621:IAC New Prod.Annou.(R)

(c) 1999 Information Access Co. All rts. reserv.

00601752

00601752

**TRAVELERS GROUP REPORTS RECORD FIRST QUARTER OPERATING EARNINGS OF \$479.6 MILLION; OPERATING EPS UP 41% TO RECORD \$1.42**

PR Newswire

DATELINE: NEW YORK April 15, 1996 WORD COUNT: 2671

**14/3/24 (Item 24 from file: 621)**

DIALOG(R) File 621:IAC New Prod.Annou.(R)

(c) 1999 Information Access Co. All rts. reserv.

00600109

00600109

**Star Banc Corporation announces increase of 17.4 percent in first quarter earnings per share.**

Business Wire

DATELINE: CINCINNATI, Ohio April 9, 1996 WORD COUNT: 2226

**14/3/25 (Item 25 from file: 621)**

DIALOG(R) File 621:IAC New Prod.Annou.(R)

(c) 1999 Information Access Co. All rts. reserv.

00567360

00567360

**CWM MORTGAGE HOLDINGS, INC. ANNOUNCES 30 PERCENT INCREASE IN FOURTH QUARTER EARNINGS TO \$0.35 PER SHARE;**

PR Newswire

DATELINE: PASADENA, Calif. Jan 18, 1996 WORD COUNT: 2142

**14/3/26 (Item 26 from file: 621)**

DIALOG(R) File 621:IAC New Prod.Annou.(R)

(c) 1999 Information Access Co. All rts. reserv.

00536180

00536180

**CWM MORTGAGE HOLDINGS INC. ANNOUNCES 27 PERCENT INCREASE IN THIRD QUARTER EARNINGS TO \$0.33 PER SHARE**

PR Newswire

DATELINE: PASADENA, Calif. Oct 17, 1995 WORD COUNT: 1911

**14/3/27 (Item 27 from file: 621)**

DIALOG(R) File 621:IAC New Prod.Annou.(R)

(c) 1999 Information Access Co. All rts. reserv.

00508501

00508501

**GUARANTY NATIONAL CORP.'S 1994 OPERATING EARNINGS PER SHARE INCREASED 32 PERCENT**

PR Newswire

DATELINE: ENGLEWOOD, CO February 22, 1995 WORD COUNT: 2095

14/3/28 (Item 28 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00491268

00491268

**FIRST COLONY REPORTS 2ND QUARTER RESULTS**

PR Newswire

DATELINE: LYNCHBURG, VA August 3, 1994 WORD COUNT: 1067

14/3/29 (Item 29 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00478761

00478761

**AIG REPORTS FIRST QUARTER 1994 NET INCOME ROSE TO \$505.6 MILLION; PRETAX INCOME EXCLUDING CATASTROPHE LOSSES INCREASED 13.2 PERCENT**

PR Newswire

DATELINE: NEW YORK, NY April 28, 1994 WORD COUNT: 1879

14/3/30 (Item 30 from file: 621)  
DIALOG(R)File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00335694

00335694

**WAXMAN INDUSTRIES REPORTS FOURTH QUARTER AND FISCAL YEAR 1992 RESULTS: DECLARES QUARTERLY DIVIDEND**

News Release

DATELINE: BEDFORD HEIGHTS, OH September 8, 1992 WORD COUNT: 1086

14/3,K/1 (Item 1 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Appou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00800241

00800681

# **American General Reports 12% Increase In Second Quarter Operating Earnings Per Share**

PR Newswire

DATELINE: HOUSTON July 30, 1997 WORD COUNT: 3040

...with assets of \$77 billion and market capitalization of \$13 billion, today reported a 12% **increase** in second quarter operating earnings per share to \$.86 compared to \$.77 in the second...

...the quarter were \$215 million compared to \$193 million for the 1996 period, an 11 % **increase** .

As a result of the pooling of interests method used to account for the company...

...the acquisition had been in effect for all periods presented.

Year-to-date operating earnings **increased** 16% to \$429 million or \$1.73 per share compared to \$371 million or \$1...

...charge to net income of \$353 million in the second quarter for change of control **costs** and other acquisition-related expenses incurred in the USLIFE acquisition, the disposition of non-strategic...

...building for the future, we remain firmly focused on current performance. We achieved a 12% **increase** in operating earnings per share, with gains in each of our business segments. Consumer finance had a solid quarter, with improved credit quality and a 31% **increase** in operating earnings. We are confident that this segment has reached a sustainable level of...

...system while achieving operating efficiencies throughout its life insurance segment. This structure is expected to **increase** sales through improved product development and enhanced customer service, and at the same time, reduce...

...actions further the company's strategy to focus on building its core business operations.

**Share Buyback Activity.** During the quarter, American General completed an accelerated share **buyback** transaction for 6.4 million of its common shares. Year-to-date, the company has **repurchased** 9.5 million shares.

## **Additional Corporate Financial Highlights**

The following corporate financial highlights compare the...

...with the comparable restated 1996 periods:

June 30, 1997 Compared to June 30, 1996

-- Assets **increased** \$6.6 billion to \$77.4 billion, up 9%;

-- Separate account assets **increased** 50% to \$9.7 billion;

-- Corporate capitalization **increased** \$821 million to \$10.2 billion,

up

9%; and

-- Common stock price per share was \$47.75, up 31%.

Six Months 1997 Results

-- Revenues and deposits **increased** \$386 million to \$6.9 billion, up 6%;

-- Pretax operating earnings **increased** 16% to \$666 million;

-- Operating earnings per share **increased** 16% to \$1.73; and

-- Operating return on shareholders' equity was 13.5%, up from...

...leading provider of

consumer and home equity loans and other credit-related products.

The company **ranks** among the nation's largest consumer finance companies with a nationwide network of 1,343...

...the results for the quarter ending June 30, 1997 with the comparable 1996 period:

-- Sales **increased** 29% to \$347 million;

-- Segment earnings **increased** 8% to a **record** \$64 million;

-- **Assets** **increased** 16% or \$4.5 billion to \$33 billion; and,

-- Return on equity **increased** to 16.9% from 16.6%.

Second Quarter Results. VALIC reported continued strong sales growth...

...for 51% of total premium deposits in the quarter. The strong sales combined with the **increase** in the equity market led to a 53% **increase** in separate account assets compared to the prior year. Separate account assets at the end...

...billion.

VALIC's ongoing strategy of selective expansion in key markets led to a 10% **increase** in its field force of retirement planning specialists over the prior year. This **increase** contributed to an 11% rise in the **number** of participants, which now totals over one million. Premium deposits **increased** 24% to \$860 million, while assets **increased** 16% over the prior year. The surrender ratio declined to 5.1% from 5.2% a year ago and remains well below the industry average.

Earnings **increased** 8% to a record \$64 million in the second quarter due to higher income generated from the growth in assets and continued emphasis on **cost** control. Return on equity for the quarter **increased** to 16.9% as compared to 16.6% in the 1996 second quarter as a result of the **increased** contribution of variable products which require less capital.

Life Insurance

Performance Highlights. The following performance...

...the quarter ending June 30, 1997 with the comparable 1996 period:

-- Annualized premium life sales **increased** 11% to \$141 million;

-- Segment earnings **increased** 2% to \$143 million;

-- Total deposits **increased** 3% to \$401 million; and,

-- Return on equity was 10.0% compared to 10.2...

...second

quarter operating earnings of \$143 million compared to \$140 million a year ago. This **increase** resulted from additional operating earnings in the company's career agency division generated from the acquisition of Home Beneficial.

Annualized premium life sales **increased** 11% to \$141 million in the quarter. The **increased** sales primarily reflect strong gains in the independent producer division and incremental sales from acquired...

...At the end of the quarter, life insurance in force was \$324 billion, a 7% **increase** from a year ago.

Consolidation and integration of recently acquired companies into the career agency...

...results for the quarter ending June 30, 1997 with the comparable 1996 period:

- Segment earnings **increased** 31% to \$40 million;
- Delinquency ratio improved to 3.73% from 3.99%;
- Charge off 6%.

Second Quarter Results. Consumer finance reported \$40 million in operating earnings, a 31% **increase** over the prior year period. During the quarter, overall credit quality improved compared to the...

...company's strategic decision to sell underperforming receivables and actions taken to strengthen underwriting and **increase** the **percentage** of higher quality, real estate-secured loans.

Charge offs declined to 3.68% of receivables...

...s historic range of charge off coverage. The improvement in charge offs led to an **increase** in risk-adjusted spread to 6.45% in the quarter from 5.91% in the...

...Realized Investment

Gains	\$14	\$2	\$10	\$20
Non-recurring Items	\$(353)	\$(32)	\$(353)	\$(32)

The **decrease** in interest on corporate debt during 1997, offset by an **increase** in dividends on preferred securities, reflects the repayment of debt from the proceeds of preferred...

...Higher earnings on corporate assets led to the improvement in the other corporate category. The **increase** in realized investment gains during the quarter resulted from gains on the sale of securities within the **investment portfolio**. The non-recurring items in the 1997 periods relate primarily to previously disclosed change of control **costs** for the USLIFE acquisition, the disposition of non-strategic assets, **costs** associated with the life segment divisional realignment, and settlement of litigation. The 1996 non-recurring...

14/3,K/2 (Item 2 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00797265

00797705

**CENFED Financial Corp. Announces 25% Increase in Second-Quarter Earnings and a 16% Decrease in Delinquent Loans.**

Business Wire

DATELINE: PASADENA, Calif. July 24, 1997 WORD COUNT: 3579

...and chief executive officer, stated: "I am pleased to announce the company's core earnings **increased** by 18 percent in the second quarter and reached a record level. Core earnings reflect the benefits of lower credit **costs**, due to sharp reductions in delinquent loans and charge-offs, and lower operating expenses."

The...



program.

Pre-tax investment income **decreased** 7.5% from the 1996 quarter due to **decreases** in yields for nearly all investment classes. Overall pre-tax yields **decreased** from 5.4% during the first quarter of 1996 to 5.0% for the current quarter. Overall after tax yields **decreased** from 3.8% to 3.5%.

The consolidated combined ratio of the insurance subsidiaries for...  
...gain on

a combined ratio of 89.4% for the first quarter of 1996. The **increase** in the consolidated combined ratio reflects **increases** in both loss and expense ratios. Loss ratios, while up slightly in fleet trucking, were...

...all divisions, including the new private passenger and small fleet products. The consolidated expense ratio **increased** by 5.9 **percentage** points from the prior year reflecting a decline in trucking premium relative to fixed **costs** and start up expenses with insufficient volume to minimize ratios in the new product lines.

The Company's **investment portfolio** suffered a \$12.4 million **decrease** in unrealized net gains during the quarter. That was partly due to unrealized gains at...

...123,000 shares of its outstanding stock for \$2.2 million under its continuing stock **repurchase** program. These treasury **stock** purchases are **recorded** as a reduction to equity. Accordingly, shareholders' equity **decreased** \$9.5 million from December 31, 1996 and totals \$263.7 million at March 31, 1997. Book value per common share outstanding **decreased** 3.2%, or \$.62, to \$18.84 during the first quarter.

Financial Highlights (unaudited)  
Baldwin...

...539	377		
Discontinued operations	--		241
Net income	\$6,573		\$4,511
Per share data:			
Average <b>number</b> of shares	14,063,048		14,596,622
Income from operations before realized capital transactions...			

14/3,K/5 (Item 5 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00764297

00764736

**TRAVELERS GROUP REPORTS RECORD FIRST QUARTER OPERATING EARNINGS OF \$633.2 MILLION;.**

Business Wire

DATELINE: NEW YORK April 14, 1997 WORD COUNT: 3035

...periods. This reflects last year's two stock splits, as well as the company's **repurchase** of approximately 4.6 million common shares during the 1997 quarter, principally for employee benefit...

...1.00 per share, versus \$0.74 in the 1996 period. (Basic operating EPS are **calculated** on the basis of weighted average shares actually outstanding, excluding

investment income, reflecting repositioning of the **investment portfolio** over the past year. Earnings growth attributable to strong sales of recently introduced products -- including...  
...intensive variable life insurance and annuities -- was partially offset by a gradual decline in the **amount** of higher margin business written several years ago.

Strong sales through The Copeland Companies, Smith...

...For individual life insurance, direct premiums and deposits for the quarter (excluding single premium policies) **increased** 5% to \$73.1 million from \$69.9 million in the prior year. Life insurance...

...strength in life insurance in force and favorable mortality experience. Sales growth also benefited from **increased** application of the Financial Needs Analysis as a diagnostic tool to **increase** the company's ability to address PFS client needs. More than 88,000 FNAs were submitted in the quarter, representing a 733% **increase** over the prior year period.

Life insurance in force reached a record \$361.5 billion...

...with \$12.3 billion in the prior year period. Sales of mutual funds at PFS **increased** to \$722.0 million (at net asset value), a 27.4% improvement over the prior...

...As of March 31, 1997, it had been rolled out in 37 states, and the **number** of Secure policies issued grew to 16,675, compared to 5,519 in the prior...

...period.  
During the month of March alone, 6,500 Secure policies were issued, a 167% **increase** over March 1996.

PROPERTY AND CASUALTY INSURANCE (Travelers Property Casualty Corp., NYSE:TAP)

The following...in Personal Lines significant contributors to earnings growth. Operating earnings reflect financing and other corporate **costs** of \$33.1 million, and were further reduced by minority interest of \$48.3 million...

...premiums were \$1.338 billion, compared to \$1.230 billion in the 1996 period. This **increase** is due to a change that conforms Aetna's and Travelers' methods of recording net...

...were \$774.9 million, compared to \$657.5 million in the comparable 1996 period. This **increase** reflects the change in reinsurance agreements, growth in affinity marketing and in Secure programs sold...

...EXPENSE: .(\$51.8 MILLION) VERSUS (\$42.9 MILLION) IN 1996 PERIOD Corporate expenses as a **percentage** of operating earnings were down compared with the prior year period. **Increased** interest **costs** associated with higher debt levels in 1997 were partially offset by lower staff expenses in the corporate segment, including the allocation of additional expenses to other operating segments.

**INVESTMENT PORTFOLIO** Travelers Group's \$57.6 billion **investment portfolio** consists primarily of fixed income investments with average quality ratings of A+/A1. The effective...

...value at quarter-end was \$19.01 per share -- which includes unrealized losses in the **investment portfolio** of \$130.8 million. Excluding the mark-to-market requirement for the **investment portfolio**, book value for the period would have been \$19.21 per share. (Statistical Data

common stock equivalents. See accompanying tables for EPS **calculated** on primary, basic and diluted bases.)

Revenues were \$5.928 billion, up 31% over \$4...  
...was \$642.1 million, or \$0.96 on a primary  
per share basis, which includes **reported investment portfolio** gains  
of \$8.9 million, or \$0.01 per share. This compares with net income...

...of \$520.2 million, or \$0.77 on a primary per  
share basis, which included **reported investment portfolio** gains of  
\$40.6 million, or \$0.06 per share. Net income **calculated** on a basic  
per share basis was \$1.01, versus \$0.81 in the 1996...

...Corp.), we remain well ahead of our announced plan to  
achieve \$300 million in annual **cost** savings by the end of 1997.

"Smith Barney posted record earnings, with significant gains in...

...group of 30 blue chip companies that comprise  
the Dow Jones industrial average. We were **ranked** #5 in The Business  
Week 50 -- an honor roll of the best performers culled from all S&P  
500 companies. We were also **ranked** #40 in terms of revenues and #32  
in profits in the list of Fortune 500...

...year the company or one  
of its subsidiaries has received an upgrade from a major **rating**  
agency -- a track record of which we are justifiably proud."

INVESTMENT SERVICES SMITH BARNEY OPERATING...

...continues to be one of the highest  
in the securities industry. Pre-tax profit margins **increased** to  
24.2%, up from 22.8% in the prior year period.

Total revenues, net...

...2 million, reflecting broad growth in all recurring fee-based  
products -- led by a 30% **increase** in managed accounts; a 24%  
**increase** in Consulting Group revenues, and a 10% **increase** in mutual  
fund and money market fund revenues. Internally managed **assets**  
reached a **record** \$115.5 billion, and total fee-based assets under  
management were a record \$162.5...

...unchanged from  
the comparable 1996 period with a decline in equity underwritings  
offset by an **increase** in fixed income and other underwritings.

Principal transaction revenues were off 5% to \$263.6...  
...because of a decline in taxable fixed income and equity  
trading, partially offset by an **increase** in municipal trading. Net  
interest income reached \$117.3 million, up 23%.

Total expenses, excluding interest, **increased** less than 2% to \$1.26  
billion. The firm continues to focus on controlling fixed...were lower, as  
expected -- driven by a higher  
provision for loan losses. However, net receivables **increased** \$375.5  
million, which reflects all-time record quarterly internal growth,  
and repThe average yield...

...to reflect the high level of  
personal bankruptcies across the credit industry. Reserves as a  
**percentage** of net receivables remained at 2.97%, even with year-end  
1996 and up from...

...PERIOD

Improved quarterly earnings were largely driven by strong

Follows) -0-

TRAVELERS GROUP - SUMMARY OF EARNINGS

(In millions of dollars and shares, except per share amounts )

For the quarter ended  
March 31,

1997	1996
------	------

Revenues	\$5,928.0	\$4,514.6...
----------	-----------	--------------

...believes that basic earnings per share  
is the more meaningful of the two new EPS  
calculations .

TRAVELERS GROUP - SEGMENT REVENUES

(In millions of dollars)

For the quarter ended  
March 31,

1997...

14/3,K/6 (Item 6 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

(c) 1999 Information Access Co. All rts. reserv.

00760664

00761103

Norwest Posts Record Earnings for First Quarter

PR Newswire

DATELINE: MINNEAPOLIS April 14, 1997 WORD COUNT: 4759

...13.5 percent from  
prior year

-- Return on realized common equity of 22.7 percent

-- Record return on assets of 1.63 percent

-- Non-performing assets 0.55 percent of loans, leases and OREO

(in millions, except  
per share amounts )

	First Quarter 1997	1996% Change
Net Income	\$ 321.9	18.6%
Fully Diluted Earnings per...		

...of \$321.9 million for the  
quarter ended March 31, 1997, an 18.6 percent increase over the  
\$271.4 million earned in the first quarter of 1996. Fully diluted  
earnings per common share was a record 84 cents, compared with 74  
cents for the first quarter of 1996, an increase of 13.5 percent.  
Return on realized common equity was 22.7 percent and return on  
assets was a record 1.63 percent in 1997, compared with 22.7 percent  
and 1.51 percent, respectively...

...from the same period last year.

Norwest Financial reported earnings of \$61.6 million, an increase of  
2.9 percent over the first quarter of 1996. Mortgage Banking earned  
\$33.8...

...chief executive officer.

.. **increasing** as rapidly as net charged-off loans since most retail loans are charged off before...

...at March 31, 1996. At June 30, 1996, the allowance for loan losses as a **percentage** of nonperforming loans was 298 percent compared to 304 percent at June 30, 1995, and 286 percent at March 31, 1996. As loans have grown and charge-offs have **increased**, the corporation has steadily **increased** the allowance for loan losses to keep pace with loan growth and the level of...

...income, which include such areas as installment lending, auto leasing and credit card services, have **increased** \$360 million or 18.3 percent. Specialized lending and corporate loans **increased** \$173 million, or 8.0 percent. Commercial and construction real estate loans **increased** \$136 million or 10.8 percent. Residential real estate loans **decreased** \$134 million or 10.1 percent reflecting management's decision to sell single family residential real estate loans into the secondary market.

Total deposits **increased** to \$7.57 billion at June 30, 1996 from \$6.98 billion at June 30...

...deposit products. The decline in deposits since March 31, 1996, is primarily due to a **decrease** in small CD's, which was partially offset by higher demand deposits.

Borrowed funds **increased** to \$914.9 million at June 30, 1996 compared to \$735.0 million at December 31, 1995. These **increased** funds, along with a **decrease** in the **investment portfolio**, funded loan growth and total asset growth during the first half of 1996.

At June 30, 1996, total intangible assets, net of accumulated amortization, **amounted** to \$225.8 million, compared to \$167.7 million at June 30, 1995, and \$229.1 million at March 31, 1996. The **increase** compared to June 30, 1995, reflects the premium paid for the acquisition of the Household branches in Columbus.

Total shareholders' equity was \$819.1 million at June 30, 1996, an **increase** of \$3.5 million or 0.4 percent from the \$815.6 million reported at...the purchase of up to two million shares over a three-year period under a **buyback** plan. As of June 30, 1996, the corporation had **repurchased** approximately 588,000 shares.

At June 30, 1996, the corporation's Tier I and Total Risk-Based Capital ratios **amounted** to 7.77 percent and 10.92 percent, respectively. This compares to Tier I and...

14/3,K/22 (Item 22 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

00603925

00603925

#### **S&T BANCORP ANNOUNCES FIRST QUARTER EARNINGS**

PR Newswire  
DATELINE: INDIANA, Pa. April 16, 1996 WORD COUNT: 823

...S&T Bancorp today reported record earnings for the first quarter of 1996. Net income **increased** 13 percent to \$5,576,000 from \$4,921,000 in the year ago quarter. Earnings per share **increased** 14 percent to \$0.50 from \$0.44 in the first quarter of last year...

...solid quarter. It is

...especially encouraging that we were able to generate a significant earnings **increase** during a period of slowing loan growth. Our consumer loan demand has declined, perhaps related...

...experienced several large payoffs which we expected, as construction projects were completed." Duggan continued, "Our **profitability ratios** continued to improve. Return on assets was 1.61 percent in the first quarter compared to 1.54 percent for all of 1995. Return on equity **increased** to 13.34 percent from 13.21 percent for the year of 1995. We are...

...We expect to continue to improve our return on equity through a combination of share **buybacks**, a higher dividend payout ratio and greater realized gains from our **Investment Company portfolio**."

Net interest income improved approximately 4 percent from the first quarter of 1995 due to...

...of the FDIC premium savings to more aggressively price deposits. Noninterest income, excluding security gains, **increased** 29 percent from last year's first quarter due to strong **increases** in deposit and cash management fees as well as letter of credit fees.

Total assets of \$1.4 billion as of March 31, 1996 represented an **increase** of \$111,000,000 or approximately 9 percent over March 31, 1995 totals. Gross loans **increased** 4 percent or \$37,000,000 from March 31, 1995. In addition, \$30,000,000...

...money market mutual funds and brokerage funds and the strategy appears to be working. Deposits **increased** over \$74,000,000 or 8 percent from last March with only \$25,000,000...

...in our marketplace. This deposit growth has allowed us to build liquidity, add to the **investment portfolio** and to resume our strong loan growth when demand improves."

Asset quality ratios continue to be very strong. Nonperforming loans **increased** slightly to \$2,898,000 at March 31, 1996 from \$2,227,000 at March 31, 1995 and \$2,844,000 at December 31, 1995. The allowance for loan losses **amounted** to approximately \$16,000,000 or 1.65 percent of gross loans at March 31...

...5 percent of assets, and book value per share was \$14.67. Duggan stated, "We **repurchased** approximately 250,000 shares in the first quarter of the Board's 350,000 share..."

...declared a \$0.21 first quarter dividend which is payable on April 25, 1996 to **shareholders of record** on April 1, 1996. The current \$0.84 annualized dividend rate represents a 24 percent **increase** over 1995's first quarter annualized dividend.

S&T's stock price closed the quarter at \$30.75 which was a modest **increase** from the year-end closing price of \$30.50. However, the March 31, 1996 price represents a 54 percent **increase** over the March 31, 1995 price of \$20.00.

Headquartered in Indiana, PA, S&T...

14/3,K/23 (Item 23 from file: 621)  
DIALOG(R) File 621:IAC New Prod.Annou.(R)  
(c) 1999 Information Access Co. All rts. reserv.

SYSTEM:OS - DIALOG OneSearch

File 2:INSPEC 1969-1999/Apr W2  
 (c) 1999 Institution of Electrical Engineers  
 File 6:NTIS 64-1999/May W3  
 Comp&distr 1998 NTIS, Intl Copyright All Righ  
 File 8:Ei Compendex(R) 1970-1999/Apr W3  
 (c) 1999 Engineering Info. Inc.  
 File 34:SciSearch(R) Cited Ref Sci 1990-1999/Apr W2  
 (c) 1999 Inst for Sci Info  
 File 35:Dissertation Abstracts Online 1861-1999/Apr  
 (c) 1999 UMI  
 File 65:Inside Conferences 1993-1999/Apr W3  
 (c) 1999 BLDSC all rts. reserv.  
 File 77:Conference Papers Index 1973-1999/May  
 (c) 1999 Cambridge Sci Abs  
 File 94:JICST-EPlus 1985-1999/Jan W4  
 (c)1999 Japan Science and Tech Corp(JST)  
 File 99:Wilson Appl. Sci & Tech Abs 1983-1999/Mar  
 (c) 1999 The HW Wilson Co.  
 File 144:Pascal 1973-1999/Mar  
 (c) 1999 INIST/CNRS  
 File 238:Abs. in New Tech & Eng. 1981-1999/Mar  
 (c) 1999 Reed-Elsevier (UK) Ltd.  
 File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
 (c) 1998 Inst for Sci Info

Set	Items	Description
S1	2898	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL() DATABASE() MANAG- EMENT() SYSTEM? OR DBMS OR DATABASE() MANAGEMENT() SYSTEM? OR FI- LE? OR RECORD?)
S2	1673	BUY() BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE- ( ) (DEMPTION OR PURCHASE) OR SHORT() COVERING
S3	4061933	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM() TOTA- L?
S4	1089636	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ( ) RATIO? OR MONETA- RY() VALUE? OR WORTH OR COST?
S5	10836433	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	1005	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET() CAPITAL? ( ) VALUE() TABLE
S8	2	S1 AND S2
S9	1	S2 AND S6

9/3,K/1 (Item 1 from file: 35)  
DIALOG(R) File 35:Dissertation Abstracts Online  
(c) 1999 UMI. All rts. reserv.

852483 ORDER NO: AAD84-18628

**THE APPLICATION OF MODERN PORTFOLIO THEORY TO INTERNATIONAL FIXED-INCOME  
SECURITIES (EUROCURRENCY, INVESTMENTS, CASH MANAGEMENT)**

Author: COTNER, JOHN SLOAN

Degree: PH.D.

Year: 1983

Corporate Source/Institution: SAINT LOUIS UNIVERSITY (0193)

Source: VOLUME 45/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1826. 153 PAGES

...are essentially free from default (U.S. government and agency securities, negotiable C.D.'s, **repurchase** agreements, etc.)

The purpose of this study was to investigate whether a firm might achieve...

...improved risk-return position by adding securities denominated in foreign currencies to its short-term **investment portfolio**. Using historical interest rates, exchange rates, and inflation rates, mean-variance portfolio analysis was used...



8/3,K/1 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 1999 UMI. All rts. reserv.

01468183 ORDER NO: AADAA-I9606890

**ACCOUNTING BASED VALUATION IN SETTINGS WITH SHARE REPURCHASES**

Author: HALL, CHARLES EDWARD

Degree: PH.D.

Year: 1995

Corporate Source/Institution: COLUMBIA UNIVERSITY (0054)

Source: VOLUME 56/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 4494. 110 PAGES

**ACCOUNTING BASED VALUATION IN SETTINGS WITH SHARE REPURCHASES**

Under certain conditions, the GAAP method of share **repurchase** accounting causes **repurchases** to decrease current book value per share and increase expected future earnings per share. This...

...future earnings positively to the magnitude of current book value. The inapposite impact of GAAP **recorded share repurchases** on current per share book value and expected future earnings per share appears to prevent ...

...measures to assess share value.

The apparent deficiency of GAAP leads us to consider alternative **repurchase** accounting methods from the viewpoint of shareholders engaged in two independent valuation exercises--firm valuation...

...approach of Ohlson (Ohlson, 1995) to derive benchmark valuation relations in the absence of share **repurchases**. Next we select **repurchase** accounting methods which preserve the benchmark valuation relations in the presence of **repurchases**. At the firm level, the GAAP **repurchase** accounting method--debit equity equal to the credit for assets distributed--is unique among the...

...The method requires an equity debit equal to the book value per share and an **asset** or liability **recorded** for the respective premium or discount of the share price to the book value per...

...The asset or liability must also be amortized.

Our inquiry yields two insights relevant to **repurchase** accounting practice. Firstly, given standard denominator concepts for per share measures--contemporaneous shares outstanding for book value and the time weighted average of shares outstanding for earnings--the same **repurchase** accounting method cannot serve shareholders seeking to infer both share value and firm value. Secondly, given the objective of share valuation, the current GAAP **repurchase** accounting method and the current GAAP denominator concept for earnings per share are incompatible in...

8/3,K/2 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 1999 UMI. All rts. reserv.

01193860 ORDER NO: AAD92-00351

**DIVIDEND AND REPUTATION: THEORY AND EVIDENCE (SIGNALLING)**

Author: KANG, EUN CHUL

Degree: PH.D.

Year: 1991

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Source: VOLUME 52/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2660. 165 PAGES

...of paying dividends, smoothing of dividends, and greater frequency of dividend payments compared to stock **repurchases**. The purpose of this

thesis is to explain the dividend phenomena using a reputation model...

...announcement is analyzed using all the cases of dividend initiation recorded on the CRSP daily **stock files** from July 2, 1962, to December 31, 1987. For firms which announce dividends during their...

SYSTEM:OS - DIALOG OneSearch

File 233:Microcomputer Abstracts 1974-1999/Apr  
(c) 1999 Information Today Incl.

File 256:SoftBase:Reviews,Companies&Prods. 85-1999/Mar  
(c)1999 Info.Sources Inc

File 278:Microcomputer Software Guide 1999/Mar  
(c) 1999 Reed Elsevier Inc.

Set	Items	Description
S1	1437	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL() DATABASE() MANAGEMENT() SYSTEM? OR DBMS OR DATABASE() MANAGEMENT() SYSTEM? OR FILE? OR RECORD?)
S2	87	BUY() BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR REDEMPTION OR PURCHASE) OR SHORT() COVERING
S3	31271	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM() TOTAL?
S4	30619	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ( ) RATIO? OR MONETARY() VALUE? OR WORTH OR COST?
S5	51580	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	301	INVESTMENT (2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET() CAPITAL? ( ) VALUE() TABLE
S8	1	S1 AND S2
S9	2	S2 AND S6

9/3,K/1 (Item 1 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)1999 Info.Sources Inc. All rts. reserv.

01212725 DOCUMENT TYPE: Product

**PRODUCT NAME: InvestNet 5.0 (212725)**

Wall Street Consulting Group Inc (441571)  
966 S Springfield Ave 3rd Floor  
Springfield, NJ 07081 United States  
TELEPHONE: (973) 376-9000

RECORD TYPE: Directory

CONTACT: JoAnne Stancampiano, Office Mgr

REVISION DATE: 980114

InvestNet 5.0 is a complete accounting and management system for a bank **investment** department's **portfolio** and liabilities. It handles accounting and client confirmations for **repurchase** agreements, jumbo certificates of deposit, commercial paper, federal funds and client securities safekeeping. The program...

DESCRIPTORS: Banks; Financial Institutions; **Portfolio** Management;  
Accounting; **Investment** Management; Securities; Financial Reporting

9/3,K/2 (Item 2 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)1999 Info.Sources Inc. All rts. reserv.

01015261 DOCUMENT TYPE: Product

**PRODUCT NAME: Bondseye 2.1 (015261)**

Ergo Inc (379859)  
1419 Wyant Rd  
Santa Barbara, CA 93108 United States  
TELEPHONE: (805) 969-9366

RECORD TYPE: Directory

CONTACT: Bret Timmons Tucker, Pres

REVISION DATE: 970507

...Special situations can be analyzed, including odd first/second coupons, long/short accrued interest periods, **redemption** of principal after last coupon, premium amortization and unusual payment frequencies. Issue types include corporate...

DESCRIPTORS: Financial Calculations; **Investment** Analysis; **Portfolio**  
Management; Bond Market

SYSTEM:OS - DIALOG OneSearch

File 344:Chinese Patents ABS Apr 1985-1999/Feb

(c) 1999 European Patent Office

File 347:JAPIO Oct 1976-1998/Nov.(UPDATED 990312)

(c) 1999 JPO & JAPIO

File 351:DERWENT WPI 1963-1999/UD=9915;UP=9915;UM=9915

(c)1999 Derwent Info Ltd

Set	Items	Description
S1	1020	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL() DATABASE() MANAGMENT() SYSTEM? OR DBMS OR DATABASE() MANAGEMENT() SYSTEM? OR FILE? OR RECORD?)
S2	144	BUY() BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE- ( ) (DEMPION OR PURCHASE) OR SHORT() COVERING
S3	1934260	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM() TOTAL?
S4	449963	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ( ) RATIO? OR MONETARY() VALUE? OR WORTH OR COST?
S5	1991175	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	13	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET() CAPITAL? ( ) VALUE() TABLE
S8	0	S1 AND S2
S9	0	S2 AND S6
S10	3	S1 AND S6

10/3,K/1 (Item 1 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
(c)1999 Derwent Info Ltd. All rts. reserv.

012089333 \*\*Image available\*\*  
WPI Acc No: 98-506244/199843  
XRPX Acc No: N98-394699

**Data processing system for optimising strategic investment in  
portfolio management - adopts linear programming technique by which risk  
statistics of current portfolios and recommended changed portfolios of  
each investor group are obtained**

Patent Assignee: PETRUZZI C R (PETR-I)

Inventor: PETRUZZI C R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5806049	A	19980908	US 9350802	A	19930421	G06F-017/30	199843 B
			US 95436803	A	19950502		
			US 96893579	A	19960930		

Priority Applications (No Type Date): US 9350802 A 19930421; US 95436803 A  
19950502; US 96893579 A 19960930

Filing Details:

Patent	Kind	Filing Notes	Application	Patent
US 5806049	A	Cont of	US 9350802	
		Cont of	US 95436803	

Language, Pages: US 5806049 (11)

**Data processing system for optimising strategic investment in  
portfolio management...**

...Abstract (Basic): The system includes a **database** of available  
**investment** assets and characteristic of the assets, which include  
current ownership of the assets, anticipated changes in the quantity of  
the assets and return of each **asset** . Another **database** containing  
catagorised details of the investor population, further delineated by  
attributes comprising tax rates, cost...

10/3,K/2 (Item 2 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
(c)1999 Derwent Info Ltd. All rts. reserv.

011731034 \*\*Image available\*\*  
WPI Acc No: 98-147944/199814  
XRPX Acc No: N98-117247

**Multiple account management system for property investment - has computer  
program that accepts individual preferences on portfolio composition, and  
accepts real-time data to compute current risk**

Patent Assignee: MERRILL LYNCH PIERCE FENNER & SMITH INC (MERR-N)

Inventor: AUSTIN C H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
FR 2752472	A1	19980220	FR 9610205	A	19960814	G06F-017/60	199814 B

Priority Applications (No Type Date): FR 9610205 A 19960814

Language, Pages: FR 2752472 (12)

...Abstract (Basic): processing of this data to evaluate a property  
investments in relation to other forms of **investment** . A **database**  
stores the accounts of a number of participants in a property  
investment management scheme. Each...

...ADVANTAGE - Processes information related to property market to reduce  
risks of property **investment** , to update **portfolio** and to prepare  
alternative investment scenarios...

10/3,K/3 (Item 3 from file: 351)  
DIALOG(R) File 351:DERWENT WPI  
(c)1999 Derwent Info Ltd. All rts. reserv.

009140774 \*\*Image available\*\*

WPI Acc No: 92-268212/199232

XRFX Acc No: N92-205169

**Stock and cash portfolio development system - integrates investment performance, SEC reports and stock database using data gathering and processing methodology on computer**

Patent Assignee: FOX P J (FOXP-I)

Inventor: FOX P J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5132899	A	19920721	US 89421652	A	19891016	G06G-007/52	199232 B

Priority Applications (No Type Date): US 89421652 A 19891016

Language, Pages: US 5132899 (12)

... **integrates investment performance, SEC reports and stock database using data gathering and processing methodology on computer**

...Abstract (Basic): and purchased for investment and operating accounts. Specifically, the system integrates three areas of data: **investment performance for investment managers (the investment manager database ); federal Securities Exchange Commission (SEC) reports filed quarterly by investment managers (the government report database); and financial characteristics for a large number of stocks (the stock database ).**

...

...screens and criteria are applied to the three data areas. The investment managers in the **investment manager database** are screened to find investment managers with top performances who meet a series of other...

...upon the largest stock holdings for the investment managers chosen in the first step. The **stock database** financial characteristics are applied against the stocks from the government reports

SYSTEM:OS - DIALOG OneSearch

File 9:Business & Industry(R) Jul 1994-1999/Apr 23  
 (c) 1999 Resp. DB Svcs.  
 File 15:ABI/INFORM(R) 1971-1999/Apr 23  
 (c) 1999 UMI  
 File 484:Periodical Abstracts Plustext 1986-1999/Apr W1  
 (c) 1999 UMI  
 File 545:Investext(R) 1982-1999/Apr 23  
 (c) 1999 Thomson Financial Networks  
 File 553:Wilson Bus. Abs. FullText 1982-1999/Mar  
 (c) 1999 The HW Wilson Co  
 File 613:PR Newswire 1987-1999/Apr 23  
 (c) 1999 PR Newswire Association Inc  
 File 623:Business Week 1985-1999/Apr W3  
 (c) 1999 The McGraw-Hill Companies Inc  
 File 624:McGraw-Hill Publications 1985-1999/Apr 22  
 (c) 1999 McGraw-Hill Co. Inc

Set	Items	Description
S1	142083	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL() DATABASE() MANAGEMENT() SYSTEM? OR DBMS OR DATABASE() MANAGEMENT() SYSTEM? OR FILE? OR RECORD?)
S2	340680	BUY() BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE- () (DEMPTION OR PURCHASE) OR SHORT() COVERING
S3	4307226	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM() TOTAL?
S4	4830123	(PRICE? OR SALE? OR EARNING? OR PROFIT?) () RATIO? OR MONETARY() VALUE? OR WORTH OR COST?
S5	6060030	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	96108	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET() CAPITAL? () VALUE() TABLE
S8	3223	S1(S) S2
S9	1189	S8(S) S3
S10	453	S9(S) S4
S11	332	S10(S) S5
S12	20	S11(S) S6
S13	20	RD S12 (unique items)
S14	18	S13 NOT (PY=>1998 OR PD=>980226)



14/3,K/1 (Item 1 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

07646362

**Annaly Mortgage Management, Inc. - Company Report**  
IPO MAVEN  
Anon  
NEW JERSEY (STATE OF)

DATE: June 30, 97  
INVESTEXT(tm) REPORT NUMBER: 2598405, PAGE 3 OF 3, TEXT PAGE  
This is a(n) COMPANY report.

TEXT:

...achieve its investment objectives depends not only on its ability to borrow money in sufficient **amounts** and on favorable terms but also on the Company's ability to renew or replace...

...the Company may be required to terminate any hedging positions, which could result in further **costs** to the Company. At the same time, the market value of the assets in which the Company's liquidity capital is invested may have **decreased** .  
Company Strategy

The Company specializes in investing in Mortgage-Backed Securities. Its principal business objective...

...stockholders from the spread between the interest income on its Mortgage-Backed Securities and the **costs** of borrowing to finance its acquisition of Mortgage-Backed Securities. The Company will elect to...

...including mortgage derivative securities representing the right to receive interest only or a disproportionately large **amount** of interest. It is expected that the Pass-through Certificates acquired by the Company for its **investment portfolio** will continue to consist primarily of adjustable-rate Agency Certificates, which include adjustable-rate mortgage...

...per share to certain directors, officers and employees of the Company, and (iii) borrowings under **repurchase** agreements whose interest rates adjust based on changes in short-term market interest rates. The...

...ended August 31, 1997, which shall be payable on October 23, 1997 to holders of **record** of common **stock** as of September 2, 1997. At June 30, 1997, approximately 93% of the Company's...

...in short-term interest rates may significantly influence the Company's net interest income.

Investment **Rating** : 1=Most Favorable 2=Favorable 3=Neutral 4=Less Favorable 5=Least Favorable

...

14/3,K/2 (Item 2 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

07459467

**Huntington Bancshares Incorporated - Company Report**  
THOMSON BANKWATCH  
Pellegrino, N.

NEW YORK (STATE OF)

DATE: August 25, 97

INVESTEXT(tm) REPORT NUMBER: 2579279, PAGE 5 OF 10, TEXT/TABLE PAGE  
This is a(n) COMPANY report.

TEXT:

...7

Total	\$62.4	\$41.6
-------	--------	--------

\* Net charge-offs for the first half of 1997 **amounted** to \$37.8 million, or 0.52% of average loans annualized. The level of charge-offs represented an **increase** of \$14 million over the same period in 1996 due to a couple of commercial...

...qualify as tier I capital.

\* HBAN's board approved an 11 million share 2-year **repurchase** program in February 1996. During 1996, 10.4 million shares were **repurchased** at a **cost** of \$249 million. During 1Q97, 1.4 million additional shares were **repurchased** at a **cost** of \$37.6 million, leaving 2.8 million shares remaining. As of May 1997, HBAN has rescinded its stock **buyback** authorization in association with the First Michigan transaction pending.

\* In 1996, common stock dividends **increased** 9% compared to 1995 to \$ 0.76 per share from \$0.70 per share. For...

...for the 10%

stock dividend to shareholders in July 1997. HBAN's 3Q97 dividend was **increased** to \$0.20 per share, representing an 11% **increase** over 2Q97.

#### LIQUIDITY AND FUNDING

Securities as of December 31, 1996

(\$ millions)

	Investment	Securities Available...
...867.1		
Equity Securities	-	7.2
Total	\$60.4	\$4,743.9

(1) at amortized **cost**

(2) at fair value

\* The unrealized gain in the **investment** securities **portfolio** totaled \$0.663 million as of December 31, 1996 (compared to unrealized gains of \$1.6 million at the prior year-end). Unrealized losses were **recorded** in the **securities** available for sale portfolio of \$22.9 million (contrary to last year's gains of...

14/3,K/3 (Item 3 from file: 545)

DIALOG(R) File 545:Investext(R)

(c) 1999 Thomson Financial Networks . All rts. reserv.

07354663

**Credit Lyonnais - Company Report**

THOMSON BANKWATCH

Guepin, M.

NEW YORK (STATE OF)

DATE: July 14, 97

INVESTEXT(tm) REPORT NUMBER: 2565312, PAGE 13 OF 18, TEXT/TABLE PAGE  
This is a(n) COMPANY report.

TEXT:

...Between  
January 1994 (the benchmark date of the European Commission) and  
December 1996, total assets **decreased** by 14.3%, the **number** of staff  
**decreased** by 28.1% and the **number** of offices declined by 31.6%. The  
French government is to submit soon to Brussels...

...imply a further reduction of CL's European banking  
network.

\* Total assets declined reflecting a **decrease** in interbank  
activities, the partial securitization of the loan to EPFR and some  
assets disposal...

...the major  
European currencies, together with the dollar (+ 6.9%), which all  
contributed to an **increased** contribution of foreign units to total  
assets.

Securities and Bonds Portfolio(1)  
(FF millions)

1996...

...mark-to-market basis. Securities held for sale are carried on the  
balance sheet at **cost** net of accrued interest when purchased. A  
provision together with gains or losses are established...

...when the market value falls below book value or at disposal.  
Debt securities held for **investment** are **recorded** at **cost** value. The  
difference between **cost** and **redemption** value is recorded in the income  
statement over the residual life of the securities. Long...

...recoveries of  
provisions for depreciation, together with capital gains or losses on  
disposals of unconsolidated **securities**, are **recorded** under "gains,  
losses and provisions on long-term investments."

\* CL's securities and bonds portfolio accounted for 20.6% of total  
assets. Out of its total **investment portfolio**, about 85% are bonds and  
other debt securities.

...

14/3,K/4 (Item 4 from file: 545)  
DIALOG(R) File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

06720382

UMB Financial Corporation - Company Report  
THOMSON BANKWATCH  
Mackerey, J.  
NEW YORK (STATE OF)

DATE: November 6, 96  
INVESTEXT(tm) REPORT NUMBER: 1817871, PAGE 3 OF 6, TEXT/TABLE PAGE  
This is a(n) COMPANY report.

TEXT:

...of total consumer loans  
as of June 30, 1996 and December 31, 1995, respectively.

\* The **increase** in non-accrual loans was primarily the result of  
the addition of three commercial loans...

...Tier 1 Total

UMB Bank, n.a.                    7.91            15.45            16.12

\* A stock **repurchase** program was authorized by UMBF's board of directors during April 1996. The authorization allows for the **repurchase** of approximately 5% of UMBF's common stock over the next 12 months.

\* During December...

...guaranteed by UMBF.

#### LIQUIDITY AND FUNDING

Investment Securities as of December 31, 1995  
(\$ millions)

	Amortized Cost	Fair Value
U.S. Treasury	\$1,679.9	\$1,686.3
U.S. Agencies	498...	

...With the exception of securities issued by state and political subdivisions, UMBF carries its entire **investment securities portfolio** as available for sale. The after-tax unrealized loss on the available for sale **securities portfolio recorded** as a component of equity was \$13.2 million, as of June 30, 1996, reduced...

...as of December 31, 1995.

\* As of June 30, 1996, the average life of the **investment securities portfolio** was 24 months with 32% of the portfolio maturing during the next twelve months.

\* To...

...on specific instruments held in its trading portfolio. As of December 31, 1995, the contract **amount** of open financial futures contracts was \$59.1 million. UMBF does not utilize off-balance...

14/3,K/5            (Item 5 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

06542159  
**Insurance Investor'S Monthly - Industry Report**  
FOX-PITT, KELTON, INC.  
McIntosh, R.P., et al  
CONNECTICUT STATE OF|

DATE: August 12, 96  
INVESTEXT(tm) REPORT NUMBER: 1775253, PAGE 10 OF 41, TEXT PAGE  
This is a(n) INDUSTRY report.

TEXT:

...Capitalization Life Companies

Small capitalization life companies, given that they are underfollowed and underweighted in **investment portfolios**, sometimes provide excellent cash flow values. Currently, the group is trading at only 10x pre...

...rate ALFC Attractive despite a recent disappointing 96:2Q EPS release. A just announced share

**repurchase** program at ALFC, as we go to press, again speaks to these cash earnings. Further...

...statutory earnings

trends is: a) heightened consolidation activity and a corresponding aggressive lowering of combined **cost** structures, b) generally widening spreads, c) lower operating expense ratios, d) an exodus from low...

...positive or

inline earnings, or 66% of FPK's life universe. During 96:2Q, this **percentage** rose to 73% of the FPK life insurance universe reporting positive or inline earnings. To...

...were running near 50%.

. The strong level of statutory earnings have resulted in continued share **repurchase** activity and an **increase** in the dividend growth rate. Specifically, during 1995 27 million shares were **repurchased** compared to a **record** 39 million shares **repurchased** in 1994; this compares to 7-9

million shares **repurchased** annually in the 1992-93 period. During 96:1Q, an additional 4 million shares were **repurchased** (16 million shares annualized) which is a positive given this activity is on the heels of a 32% **increase** in the life stocks in 1995. Further, we estimate the common stock dividend growth rate...

14/3,K/6 (Item 6 from file: 545)

DIALOG(R)File 545:Investext(R)

(c) 1999 Thomson Financial Networks . All rts. reserv.

04970647

#### **Money Market Fund Ratings - Industry Report**

FITCH INVESTORS SERVICE, INC.

Merritt, R.W., et al

NEW YORK (STATE OF)

DATE: January 30, 95

INVESTEXT(tm) REPORT NUMBER: 1559222, PAGE 6 OF 7, TEXT PAGE

This is a(n) INDUSTRY report.

TEXT:

#### **Rating Process**

Fitch rates taxable and tax-exempt money market funds at the request of fund...

...provide the necessary

portfolio information on a timely basis. The process of securing a Fitch **rating** is described below.

The **rating** process begins when Fitch receives a written request for a **rating** from a money market fund's management. Fitch then will request the following information:

- \* Most recent audited annual report.

- \* Most recent prospectus and statement of additional information.

- \* Initial registration statement **filed** with the **Securities** and Exchange Commission (form N-1A).

- \* Copy of the master **repurchase** agreement(s) and policies regarding repos.

- \* Policies concerning portfolio maturity and interest rate risk management...

...and leverage.

- \* List of approved securities for fund purchase.
- \* List of current portfolio holdings.
- \* Monthly **redemption** history for the past two years.
- \* Current **percentage** of fund shares held by the 10 largest shareholders.

\* Historical variation of NAV, monthly, on the basis of mark-to-market pricing and amortized **cost** for the past two years, including an explanation of any material deviation in NAV from...

...with fund management to develop an in-depth understanding of investment strategies and objectives and **evaluate** the fund's investment procedures, infrastructure, and risk-management systems.

#### Management Discussion

Senior management and Fitch will meet at the fund's principal headquarters. Fitch will **evaluate** management's effectiveness in organizing and implementing specific steps to achieve its stated investment goals. Multiple funds can be rated once the management review process is completed. The **assessment** of management considers the following:

- Experience and track record in portfolio management.
- Operating policies and...

...Fund Management Meeting

#### Synopsis

##### -- Fund Performance and Growth

- \* Fund performance during the past two years.
- \* **Redemption** and purchase activity over the past two years.
- \* Shareholder mix and marketing strategy.

##### -- **Portfolio** Management

- \* **Investment** strategy.
- \* Asset allocation.
- \* Risk **assessment** and management.

...

14/3,K/7 (Item 7 from file: 545)  
DIALOG(R) File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

03957961

Golden West Financial Corporation - Company Report  
THOMSON BANKWATCH  
Thompson, E.  
NEW YORK (STATE OF)

DATE: November 27, 93  
INVESTEXT(tm) REPORT NUMBER: 1398913, PAGE 3 OF 5, TEXT/TABLE PAGE  
This is a(n) COMPANY report.

TEXT:

...borrowings rose in 1993 because of low interest rates and in anticipation of loan demand.

**Investment Portfolio**  
(\$ millions)

	12/31/92	12/31/91
Interest-Bearing Deposits	\$245	\$399
U.S. Treasury and Agencies	43	6
Short-Term <b>Repurchase</b>	274	344
Corporate Notes and Bonds	10	119
Bankers' Acceptances	18	36
CMOs	94	20...

...issued \$100 million of subordinated debt securities under a previous registration statement, bringing the total **amount** issued to \$830 million.

\* As of September 30, 1993, World had \$778 million of medium...

...September 30, 1993, \$200 million of subordinated notes from a previous registration were outstanding.

\* The **increase** in medium-term notes and subordinated debt in 1993 was in anticipation of continued loan...

14/3,K/8 (Item 8 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

03813211

**Spain: Banking System Report - Industry Report**  
THOMSON BANKWATCH  
Anon  
NEW YORK (STATE OF)

DATE: March 1, 93  
INVESTEXT(tm) REPORT NUMBER: 1320008, PAGE 8 OF 8, TEXT PAGE  
This is a(n) INDUSTRY report.

TEXT:

...country risk) is determined on an individual borrower basis as required by the BOS. This **calculation** also incorporates a general 1% allowance (0.5% for mortgage loans) for credit and off...

...the financial difficulty experienced by individual countries. The level of the loan loss allowance is **increased** by a provision charged to income and **decreased** by debt write-offs categorized as uncollectible or non-performing for more than three years...

...Securities

With respect to government fixed-income securities, distinctions are made between the trading and **investment portfolios** . The trading portfolio comprises securities purchased for market transactions and not expected to be held...

...or if the holders reclassify them at an earlier date, they are reclassified to the **investment**

**portfolio** . Ordinary and special Treasury bills are carried at face value, and other securities purchased for the **investment portfolio** are carried at acquisition **cost** net of the **amount** of the related coupons, rebates, and commissions obtained at issuance (assuming they do not constitute...

...market price recovers, the allowance is released.

Securities in the trading portfolio are recorded at **cost** initially, including (if applicable) the **amount** of the related coupon. In every balance sheet thereafter, the trading portfolio is marked to market until sold or reclassified to the **investment portfolio** .

Other fixed-income **securities** are **recorded** at the lower of **cost** or **redemption** value. Here again, should the market price fall below the balance sheet carrying value, a...

...recovers.

Common stocks of non-group and associated companies are carried at the lower of **cost** or year-end market value (for listed stocks) or underlying book value (unlisted stocks). Holdings of group companies are carried at the lower of **cost** or underlying book value in the consolidated balance sheet, using the global integration or equity...

...Income Taxes

Corporate income tax is determined on the basis of book income before taxes, **increased** or **decreased** by the permanent or timing differences from the taxable income for corporate income tax purposes...

14/3,K/9 (Item 9 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

03666861

**Geico Corporation - Company Report**  
BEAR, STEARNS & CO., INC.  
Berg, E.N.  
NEW YORK (STATE OF)

DATE: October 15, 93  
INVESTEXT(tm) REPORT NUMBER: 1375570, PAGE 12 OF 15, TEXT/TABLE PAGE  
This is a(n) COMPANY report.

TEXT:

**STOCK PORTFOLIO -**  
**SOLID RECORD**

GEICO's **investment** philosophy makes it a standout. Many (if not most) property/casualty insurers limit their investments...

...the former Princeton economics professor and Stein, Roe partner who has managed the company's **investment portfolio** since 1979, GEICO has invested heavily in the stock market. Not only has it been...

...s capital in stocks, its investments have tended to be fairly concentrated in a small **number** of issues. By taking big bets on a handful of stocks and holding onto those...

...GEICO's Leading Stock Positions At 12/31/92 (most recent data available)



Shares	Description	Cost (\$ Mil.)	Market Value (as of 12/31/92) (\$ Mil.)
--------	-------------	-------------------	---

2.0 million American Express (AXP...

...a somewhat sour note for GEICO - with claims from the March blizzard in the Northeast **costing** it an estimated \$17 million pretax, or \$0.16 per share after tax - we believe...

...insurance and from the continued movement among consumers away from insurance companies that use high **cost** insurance agents to the direct-writer insurers.

Specifically, our earnings model assumes that net premiums written and net premiums earned should **increase** 10% this year, about the same as in 1992. Our assumptions include an average price **increase** nationwide of around 3% and growth in the **number** of GEICO policies of around 6%. We have factored in a combined ratio of 97...

...exceed our earnings range:

1) higher interest rates, which would lift investment income; 2) price **increases** above our projected 3% (other companies, such as Horace Mann, are already reporting price hikes...

...and 5) a further reduction in shares outstanding, due to a continuation of the share **repurchase** program.

...

14/3,K/10 (Item 10 from file: 545)

DIALOG(R)File 545:Investext(R)

(c) 1999 Thomson Financial Networks . All rts. reserv.

03472107

**Slough Estates plc - Company Report**

FT ANALYSIS

Anon.

UNITED KINGDOM

DATE: July 13, 93

INVESTEXT(tm) REPORT NUMBER: 6102803, PAGE 2 OF 4, TEXT/TABLE PAGE

This is a(n) COMPANY report.

TEXT:

...Property investment	139400	111000
Property trading	18300	-15900
Utilities	23600	4100
Other activities		8600
Common <b>costs</b>		-12600
Net interest		-44900
Total	181300	50300

SELECTED RECENT ANNOUNCEMENTS

25/03/93: The group today announced a 3:10 rights issue, the **redemption** of outstanding 6% convertible bonds together with the preliminary results for the year ended 31...

...entitled to participate on the basis that they had been converted in full into ordinary **shares** on the **record** date for the issue. The terms of the rights issue approximate to 11.124 new...

...bonds (except to the extent that the bonds are converted before

the due date for **redemption** ) on 20/05/93 at their principal **amount** together with supplementary interest equal in aggregate to L120.84% of the principal **amount** of the bonds. The aggregate **redemption cost** , including supplementary interest, of approximately L181m will be funded out of existing cash and committed...

...preliminary results for the year ended 31/12/92 were released showing pre-tax profit **increased** to L50.3m. Earnings per share were higher and diluted net assets per share reduced...

...year of 8.1p.

The group recorded a valuation deficit of 10.1% on its **investment property portfolio** . In the UK, the value of the core industrial portfolio, which represents 67.2% of...

**14/3,K/11** (Item 11 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

03465483

**Weekly Staff Report: Volume 60, Number 25 - Topical Report**  
ARGUS RESEARCH CORPORATION  
Solloway, J.R., et al  
NEW YORK (STATE OF)

DATE: June 21, 93  
INVESTEXT(tm) REPORT NUMBER: 1340295, PAGE 10 OF 11, TEXT PAGE  
This is a(n) TOPICAL report.

TEXT:

UNITED STATES SURGICAL CORP. (USS)

Recent Price: \$28  
Current **Rating** : BUY

U.S. Surgical's share price was pounded again in the last few days...

...share for 1994. We therefore regard the recent selloff as a grave overreaction. This volatile **stock recorded** a high of \$134 in 1992, and appears greatly undervalued at current prices. We continue...

...opportunity for growth- oriented investors who can tolerate substantial risk over the near term.

Note: **Investment Analysis reports** on Atlanta Gas Light Co. and Westvaco Corp., plus the latest edition of the Portfolio...

...Additional copies of the Weekly Staff Report may be purchased by client firms at nominal **cost** . Don't forget to participate in Wednesday Morning Live at (708) 619-6546, every week...

...00 a.m.  
EDT.

FEATURED ISSUES

TOYS 'R' US, INC. (TOY)  
Recent Price: \$37  
Current **Rating** : BUY

Toys 'R' Us management detailed its growth plans through the mid-1990s at last...

...operates 922 toy and children's clothing stores in the U.S. and abroad, is **increasingly** turning its focus overseas. This year, TOY is opening 45 stores in the U.S...

...and

France. But Japan holds the most potential - the six Japanese Toys 'R' Us stores **rank** in the top 10% of the company's total store count in terms of sales. Turning to the balance sheet, TOY's finances are strengthened by long-term debt that **amounts** to only 19% of total capitalization. At year-end, the company had more cash than...

...Goldstein noted that the company still has some 2 million shares left in a share **repurchase** program. Goldstein said that TOY will strive to **increase** EPS an average of 20% per year over the next five years, beyond our 5...

14/3,K/12 (Item 12 from file: 545)

DIALOG(R)File 545:Investext(R)

(c) 1999 Thomson Financial Networks . All rts. reserv.

03255855

**Slough Estates plc - Company Report**

FT ANALYSIS

Anon.

UNITED KINGDOM

DATE: March 30, 93

INVESTEXT(tm) REPORT NUMBER: 6091405, PAGE 2 OF 4, TEXT/TABLE PAGE

This is a(n) COMPANY report.

TEXT:

...property

related provisions.

b) In the Y/E 31/12/88 accounts pretax profits have **increased** by L2.6m, being interest capitalized on land and buildings.

c) The Y/E 31...

...attributable profit, carried out during the year on pre-sold trading property developments, and the **amounts** invoiced to utilities customers.

DIVISIONAL ANALYSIS GBPt

	Turnover	Pretax Profit
31/12/91		
Property Investment	128500	102000
Property Trading	7100	-37100
Utilities	21700	4200
Other activities		900
Common <b>costs</b>		11000
Net interest		27400
Total	157300	31600

SELECTED RECENT ANNOUNCEMENTS

25/03/93: The group today announced a 3:10 rights issue, the **redemption** of outstanding 6% convertible bonds together with the preliminary results for the year ended 31...

...entitled to

participate on the basis that they had been converted in full into ordinary **shares** on the **record** date for the issue. The terms of the rights issue approximate to 11.124 new...

...bonds (except to the extent that the bonds are converted before the due date for **redemption** ) on 20/05/93 at their principal **amount** together with supplementary interest equal in aggregate to L120.84% of the principal **amount** of the bonds. The aggregate **redemption cost** , including supplementary interest, of approximately L181m will be funded out of existing cash and committed...

...preliminary results for the year ended 31/12/92 were released showing pre-tax profit **increased** to L50.3m. Earnings per share were higher and diluted net assets per share reduced...

...year of 8.1p.

The group recorded a valuation deficit of 10.1% on its **investment property portfolio** . In the UK, the value of the core industrial portfolio, which represents 67.2% of...

14/3,K/13 (Item 13 from file: 545)

DIALOG(R)File 545:Investext(R)

(c) 1999 Thomson Financial Networks . All rts. reserv.

03064591

**USLIFE Corporation - Company Report**

ALEX. BROWN & SONS, INC.

Schoder, M.A., et al

MARYLAND (STATE OF)

DATE: November 9, 92

INVESTEXT(tm) REPORT NUMBER: 1274449, PAGE 4 OF 7, TEXT PAGE

This is a(n) COMPANY report.

TEXT:

...annual yield was \$8.79%  
versus 8.84% for the 1991 period.

\* The Company's **investment portfolio** is in good shape. The \$4.1 billion securities portfolio includes only \$230 million in non-investment grade bonds. "Problem securities" **amount** to only \$34 million, or less than 1% of total assets. USLIFE's mortgage loan...

...mortgage  
portfolio -- approximately half the industry average.

\* Year to date, approximately 140,000 shares were **repurchased** for a total **cost** of \$6.3 million. No shares were **repurchased** during third quarter 1992. Book value per share grew to \$66.59 at the end of third quarter 1992, an **increase** of 6% from the \$62.69 reported at September 30, 1991.

\* The Company declared a \$0.45 per share quarterly common stock dividend, representing a \$0.02 **increase** . The common dividend is payable December 1, 1992, to **shareholders of record** at the close of business on November 16, 1992. The Company also announced that its...

...the common stock. The shares will be distributed on or about December 22, 1992, to **shareholders of record** at the close of business on December 1, 1992.

...

14/3,K/14 (Item 14 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

01413424

**Kredietbank - Company Report**  
KEEFE BANKWATCH  
Mathijssen, O., et al  
NEW YORK

DATE: September 1, 90  
INVESTEXT(tm) REPORT NUMBER: 1034196, PAGE 9 OF 9, TEXT PAGE  
This is a(n) COMPANY report.

TEXT:

...subsidiary of Kredietbank N.V.

2. Balance Sheet - All balance sheet figures are period-end **amounts** . Ratios using average balance sheet **amounts** are computed using the average of two consecutive period-end figures. Compound growth rate for the Parent bank balance sheet and earnings is **calculated** in four years. Shareholders' equity is represented as capital, reserves and net income after the...  
...under "special liabilities (used to be entered under minority interests).

3. Valuation of Securities - The **investment portfolio** is carried at the lower of **cost** or **redemption** value or, in the cases where market value exceeds **redemption** value, at market value. The trading portfolio is marked to market at period end. Unrealized appreciation is not recognized in the accounting **records** . Belgian government **securities** may not exceed repayment value on maturity.

4. Provisions - Provisions for loan losses are included...  
...by annual charges  
against income. Disclosure of general reserves is necessary for inclusion in the **calculation** of the capital ratio. These allocations to general reserves for loan losses are not tax...

...established in  
fiscal 1983. It reflects part of the measures taken to influence companies to **increase** their capital base. So, pursuant to statutory provisions, the appropriation of profit for 1982-83...  
...year must  
provide for the allocation to an unavailable reserve (unavailable for distribution) of the **amount** of tax saved as a result of the reduction in the corporate tax rate from...

14/3,K/15 (Item 15 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

01156683

**Kredietbank - Company Report**  
KEEFE BANKWATCH  
Thompson, E.T. III., et al  
NEW YORK

DATE: August 1, 89  
INVESTEXT(tm) REPORT NUMBER: 949547, PAGE 6 OF 11, TEXT PAGE  
This is a(n) COMPANY report.

TEXT:

...subsidiary of Kredietbank N.V.

2. Balance Sheet - All balance sheet figures are period-end **amounts** . Ratios using average balance sheet **amounts** are computed using the average of two consecutive period-end figures. Compound growth rate for the Parent bank balance sheet and earnings is **calculated** in four years. Shareholders' equity is represented as capital, reserves and net income after the appropriation of profits.

3. Valuation of Securities - The **investment portfolio** is carried at the lower of **cost** or **redemption** value or, in the cases where market value exceeds **redemption** value, at market value. The trading portfolio is marked to market at period end. Unrealized appreciation is not recognized in the accounting **records** . Belgian government **securities** may not exceed repayment value on maturity.

4. Provisions - Provisions for loan losses are included...

...by annual charges  
against income. Disclosure of general reserves is necessary for inclusion in the **calculation** of the capital ratio. These allocations to general reserves for loan losses are not tax...

...established in  
fiscal 1983. It reflects part of the measures taken to influence companies to **increase** their capital base. So, pursuant to statutory provisions, the appropriation of profit for 1982-83...

...year must  
provide for the allocation to an unavailable reserve (unavailable for distribution) of the **amount** of tax saved as a result of the reduction in the corporate tax rate from...

14/3,K/16 (Item 16 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

00382050

**Student Loan Marketing Association - Company Report**  
DREXEL BURNHAM LAMBERT INC.  
Keefe, J.E.  
NEW YORK

DATE: July 14, 87  
INVESTEXT(tm) REPORT NUMBER: 712318, PAGE 2 OF 3, TEXT PAGE  
This is a(n) COMPANY report.

TEXT:

...round out the company's asset  
growth over the next five years and sustain annual **increases** in earnings per share at 20% to 25% for the next three to five years...

...intricate explanation due to major  
changes in tax law, the company's capital structure and **investment portfolio** makeup. Nevertheless, earnings per share rose 35% over 2Q 1986, slightly better than the first quarter **increase** of 34%.  
Interest income and interest expense both rose 12% from a year ago. Average...

...of net interest income also requires an  
adjustment for tax-exempt bond interest, and the **costs** of financing the July, 1987 share repurchase. Management reports that tax-equivalent net

interest income...

...million to last  
year's tax-equivalent net interest income of \$74 million implies an  
**increase** of 16% for the quarter, more in line with our 18% naive  
estimate of the quarter's average asset **increase** .

Operating expenses rose 18% from the prior year and 13% from the  
preceding quarter. Aside from **increases** in the **number** of employees, the  
company is said to be accruing vacation and bonus compensation earlier  
than...

...was up 8% for the  
quarter.

Income taxes were down considerably both in rate and **amount** . Lower  
statutory tax rates, plus a bigger tax-exempt interest component,  
brought the tax rate...

...but even without the effect of lower tax  
rates, earnings per share would still have **increased** by 27% over last  
year's second quarter. Net income rose 24%.

A **decrease** in the preferred dividend and a 7% reduction in the  
outstanding share base brought the final EPS **increase** to 35%.

#### **Record Asset Purchases**

While the bottom line was certainly a pleasure to behold, we feel  
that the...

...were  
put on during the quarter, growing with the student loan market.  
Included in this **amount** was \$500 million lent to Chase Manhattan, which  
in turn will use the funds to...

14/3,K/17 (Item 17 from file: 545)  
DIALOG(R)File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

00267052

**U.S. Bancorp - Company Report**  
SMITH BARNEY, HARRIS UPHAM & CO.  
Brown, T.K.  
NEW YORK

DATE: July 21, 86  
INVESTEXT(tm) REPORT NUMBER: 608946, PAGE 1 OF 4, TEXT/TABLE PAGE  
This is a(n) COMPANY report.

TEXT:

...HIGHLIGHTS

U.S. Bancorp reported second quarter earnings per share of \$0.67,  
a 24% **increase** over last year's earnings of \$0.54. (All **numbers** have  
been restated to reflect a 3-for-2 stock split payable September 2 to  
**shareholders** of **record** August 7.) Second quarter earnings were aided  
by a \$7.6 million pretax gain on the **redemption** of its investment in  
Old National Bancorporation (OLNB - 31), which was partially offset by  
aggressive...

...basis points from the prior quarter and 10 basis points  
from the last year. An **increase** in the **investment** securities  
**portfolio**  
and a lower average prime rate have put downward pressure on the  
margin. We are...

...be the negative impact from a lower prime rate without a corresponding decline in funding **costs** .

3. Noninterest income included a \$7.6 million gain on the **redemption** of U.S. Bancorp's preferred stock investment in Old National Bancorporation (\*) of Spokane, Washington...

14/3,K/18 (Item 18 from file: 545)  
DIALOG(R) File 545:Investext(R)  
(c) 1999 Thomson Financial Networks . All rts. reserv.

00224086

**Financial Services - Mutual Fund Industry Report**  
DREXEL BURNHAM LAMBERT INC.  
Keefe, J.E.  
NEW YORK

DATE: January 17, 86  
INVESTEXT(tm) REPORT NUMBER: 600571, PAGE 10 OF 11, TEXT PAGE  
This is a(n) INDUSTRY report.

TEXT:

...plans. IDS's growing sales of both mutual funds and insurance has led to earnings **increases** of 26% in 1984 and 30% in 1985.

Crucial to successful financial planning sales are...

...and motivating a dedicated sales force, according to Mr. Thomas. The IDS sales organization now **numbers** about 5,000, up 20% from the time of the acquisition and 13% from early...  
...shown income and equity funds sales gains of 60% and 12%, respectively. Investor accounts presently **number** about 1.3 million.

IDS's approach appears to have paid off in the form of persistent business. **Redemption** ratios at IDS, at 9.2% in 1985, are only 48% of the industry average as **reported** by the **Investment** Company Institute. (We note that Mr. Thomas was the only speaker who addressed the concept of assets lost through **redemptions** .)

Mr. Thomas presented an interesting model of IDS's financial results, based on a multi...

...of the loss created at the time of sale by the company's high distribution **costs** .

As did every other speaker, Mr. Thomas noted the importance of quality service to client...

...He reported that IDS has invested \$20 million in two companion systems for asset and **shareholder** account **record** keeping. He viewed the output of these systems -- the customer statement -- as an important marketing...

...to questions, Mr. Thomas stated that IDS's addition to American Express's 1985 earnings **amounted** to about \$0.04 per share after financing **costs** .



SYSTEM:OS - DIALOG OneSearch

File 634:San Jose Mercury Jun 1985-1999/Apr 22

(c) 1999 San Jose Mercury News

File 635:Business Dateline(R) 1985-1999/Apr 23

(c) 1999 UMI

File 647:CMP Computer Fulltext 1988-1999/Apr W2

(c) 1999 CMP

File 674:Computer News Fulltext 1989-1999/Apr W3

(c) 1999 IDG Communications

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

Set	Items	Description
S1	88385	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL() DATABASE() MANAG- EMENT() SYSTEM? OR DBMS OR DATABASE() MANAGEMENT() SYSTEM? OR FI- LE? OR RECORD?)
S2	45565	BUY() BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE- ( ) (DEMPTION OR PURCHASE) OR SHORT() COVERING
S3	1086546	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM() TOTA- L?
S4	1073179	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ( ) RATIO? OR MONETA- RY() VALUE? OR WORTH OR COST?
S5	1345792	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	10344	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET() CAPITAL? ( ) VALUE() TABLE
S8	163	S1(S) S2
S9	17	S8(S) S3
S10	8	S9(S) S4
S11	5	S10(S) S5
S12	0	S11(S) S6
S13	0	S10 NOT S9
S14	0	S11 NOT S9

9/3,K/1 (Item 1 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0980312 99-43134

**A new way to go to work**

Grund, John M

Oregon Business (Portland, OR, US), v21 n10 p42

PUBL DATE: 980900

DATELINE: Portland, OR, US, Pacific WORD COUNT: 3,273

TEXT:

... board or stockholders via proxy, use shares in the corporate treasury or, in rare cases, **buy back** shares in the open market. But even if it will have to buy shares in the market, it doesn't have to **record** the **stock** options as an expense until they are actually exercised. In the meantime, earnings per share are figured based on shares outstanding, not the **number** of shares there might be in the future.

That's what steams the likes of...

9/3,K/2 (Item 2 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0889899 98-50586

**International Technology Corp. and OHM Corp. announce merger**

Soose, Harry

PR Newswire (New York, NY, US) p1

PUBL DATE: 980115

DATELINE: Pittsburgh, PA, US, Middle Atlantic WORD COUNT: 1,718

TEXT:

... outstanding shares and concurrently with the purchase of shares in the tender offer OHM will **repurchase** from WMX Technologies, one of OHM's principal shareholders, a **number** of shares equal to approximately 19 percent of OHM's outstanding shares. WMX will only tender a **number** of shares in the tender offer such that upon completion, WMX will receive cash for the same **percentage** of its shares as all other OHM shareholders. After this step, IT is expected to...

...OHM's board. OHM will also spin-off its investment in NSC to the OHM **shareholders** of **record** immediately prior to completion of the tender offer.

Step two will consist of the merger...

9/3,K/3 (Item 3 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0688009 96-45277

**Stock dividends aren't adding up like they used to**

Willis, Gerri

Craigslist New York Business (New York, NY, US), v12 n14 p3

PUBL DATE: 960401

DATELINE: New York, NY, US, Middle Atlantic WORD COUNT: 929

TEXT:

...a few more pennies into the quarterly dividend, investors themselves say they want corporate share **buybacks**. Those **buybacks** raise stock prices by reducing the **number** of shares outstanding and heightening **stock** demand. A **record** \$40 billion in stock **repurchases** have been announced so far this year.

Changing tax policies have reinforced buybacks and discouraged...

9/3,K/4 (Item 4 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0617946 95-74323

**First Mississippi Corp. announces fourth quarter and year-end earnings**

McArthur, Jim

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 950725

DATELINE: Jackson, MS, US WORD COUNT: 2,229

TEXT:

... 10 cents per share. The quarterly dividend was declared payable on June 23, 1995, to **stockholders** of **record** at June 8, 1995. The board also affirmed the stock **repurchase** authorization last funded in November 1989 and increased the **amount** available for **repurchases** to \$20 million.

The attached unaudited financial statements contain additional information.

First Mississippi Corp. produces...

9/3,K/5 (Item 5 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0581581 95-37519

**Boat buyback program provides more questions than answers**

Austin, Phyllis

Maine Times (Topsham, ME, US), v27 n23 s1 p8

PUBL DATE: 950310

DATELINE: Rockland, ME, US WORD COUNT: 645

TEXT:

...grab insurance money, but she declined to give details.

One fisherman asked what effect the **buyback** program will have on the regulatory process, referring to recent actions by the New England Fishery Management Council. The council has closed fishing grounds on Georges Bank and limited the **number** of days fishermen can fish due to the **record** low **stocks** of cod, haddock and yellowtail flounder. Other stocks are also distressed by overfishing.

Bullard said...

9/3,K/6 (Item 6 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0388412 93-39649

**MCorp reports 1992 financial results**

Goforth, W Mack

PR Newswire (New York, NY, US) s1 p1

PUBL DATE: 930416

DATELINE: Dallas, TX, US WORD COUNT: 2,990

TEXT:

...whichever occurred first.

(dollars in thousands, except per share amounts )

Dec. 31	1992	1991
Assets		
Cash and cash equivalents	\$314,216	\$309,533
Assets held...		
...375,068	\$406,296	

MCORP AND SUBSIDIARIES  
Discontinued Operations  
(Dollars in thousands, except per share amounts )  
Condensed Statement of Operations

Year ended Dec. 31	1992	1991	1990
Interest Income	\$4,684...		
...3,593			
Investment securities	12,064	19,954	
Federal funds sold and securities purchased under repurchase agreements	13,425	5,500	
Loans, net of allowance for possible loan losses of \$.5...			
...261	3,168		
Total liabilities and stockholder's equity	\$70,061	\$69,141	
MFI's recorded investment in banks	\$ --	\$ --	

MCORP AND SUBSIDIARIES  
Consolidated Quarterly Financial Data  
(dollars in thousands, except per share amounts )

	1992			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Condensed Summary of Operations				
Interest income...payable --	7,975	--	3,068	
Net (loss) income\$	(4,181)	\$ 4,876	\$ 292	\$ 74
Average number of shares outstanding (in thousands)	42,572	42,572	42,572	42,572
Per common...				
...debt				
and interest payable --	--	--	--	--
Net (loss) income\$	2,895	\$ (4,786)	\$ 458	\$ (40,582)
Average number of shares outstanding (in thousands)	42,572	42,572	42,572	42,572
Per common...				

9/3,K/7 (Item 7 from file: 635)  
DIALOG(R) File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0369092 93-19756

Network Systems announces fourth quarter earnings of \$.20 per share before  
restructuring charge

Ashby, M F G

PR Newswire (New York, NY, US) s1 p1

PUBL DATE: 930208

DATELINE: Minneapolis, MN, US

WORD COUNT: 1,361

TEXT:

... poor performance of Vitalink during the quarter, the company has decided to writedown the entire **amount** of the remaining goodwill and other intangible assets on the books as of Dec. 31, 1992. The total restructuring charge booked in the fourth quarter **amounted** to \$60.3 million. For the year ended Dec. 31, 1992, Network Systems had record ...

... prior to the restructuring charge. After the restructuring charge, a loss of \$1.31 per **share** was **recorded** for the year. The poor performance at Vitalink has been a big disappointment to us...

... respect to earnings." Network Systems also announced that the board has authorized the company to **buy back** up to 5 percent of the outstanding stock. This **amounts** to approximately 1.5 million shares. "The board of directors feels that the current stock...

9/3,K/8 (Item 8 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0288324 92-34730

**Parker Hannifin Corporation Reports Third Quarter Earnings**

Charlton, R. G.; Logan, D. E.; Young, W. C.  
Business Wire (San Francisco, CA, US) s1 p1  
PUBL DATE: 920416  
DATELINE: Cleveland, OH, US WORD COUNT: 462

TEXT:

...CORPORATION - MARCH 31, 1992  
CONSOLIDATED STATEMENT OF INCOME (Unaudited)  
(Dollars in thousands except per share **amounts** )

	Three Months Ended March 31,	
	1992	1991
Net sales	\$ 606,107	\$ 603,747
Cost of...		

...average price of \$23.71 during the month of January 1991, bringing the total shares **repurchased** to 1,023,900 at an average price of \$22.45 for the nine month period ended March 31, 1991. These **shares** were **recorded** in **Shareholders** ' equity at cost, as treasury stock. No purchases were made during the nine month period...

9/3,K/9 (Item 9 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0268923 92-15243

**Lilly Industries Inc. Announces Fourth Quarter and Year-End**

Klusas, Roman J.  
Business Wire (San Francisco, CA, US) s1 p1  
PUBL DATE: 920203  
DATELINE: Indianapolis, IN, US WORD COUNT: 295

TEXT:

...022  
Net income per share(a) 21 cents 11 cents 64 cents 96 cents  
Average **number** of shares  
outstanding(a) 9,938 10,205 9,947 10,437  
Note(a): Adjusted...

...31, declared  
a quarterly cash dividend of 13 cents per share payable April 1, to  
**shareholders** of **record** on March 11.

**Repurchase** of Stock

The Board of Directors of Lilly Industries Inc. (NASDAQ Symbol LICIA) at their quarterly meeting held Jan. 31, authorized the **repurchase** of up to five-hundred thousand (500,000) shares of its outstanding common stock. The...

9/3,K/10 (Item 10 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0265300 92-11602

**Parker Hannifin Financial Results**

Logan, D. L.

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 920116

DATELINE: Cleveland, OH, US WORD COUNT: 420

TEXT:

...CORPORATION - DECEMBER 31, 1991  
CONSOLIDATED STATEMENT OF INCOME (Unaudited)  
(Dollars in thousands except per share **amounts** )

	Three Months Ended December 31,	
	1991	1990
Net sales	\$ 571,519	\$ 616,799
Cost of...		

...29 during the  
six month period then ended in accordance with the Company's share **repurchase** program. These shares are currently being held as treasury **stock** and are **recorded** in **Shareholders** ' equity at cost. No purchases were made during the six month period ended December 31...

9/3,K/11 (Item 11 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0245118 91-69063

**Parker Hannifin Corporation Announces First Quarter Results**

Charlton, R. G.; Logan, D. E.; Young, W. C.

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 911017

DATELINE: Cleveland, OH, US WORD COUNT: 358

TEXT:

...CORPORATION - SEPTEMBER 30, 1991  
CONSOLIDATED STATEMENT OF INCOME (Unaudited)  
(Dollars in thousands except per share **amounts** )

	Three Months Ended September 30,	
	1991	1990
Net sales	\$ 573,663	\$ 615,591
Cost of...		

...an average cost of \$23.03 per share in accordance with the Company's share **repurchase** program. These shares are currently being held as treasury **stock** and are **recorded** in **Shareholders** ' equity at cost. No purchases were made during the three month period ended September 30...

9/3,K/12 (Item 12 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0231054 91-54089

**Parker Hannifin Corp. Announces Results**

Charlton, R. G.; Logan, D. E.; Young, W. C.

Business Wire (San Francisco, CA, US) s1 p1  
PUBL DATE: 910808  
DATELINE: Cleveland, OH, US WORD COUNT: 656

TEXT:

...HANNIFIN CORPORATION - JUNE 30, 1991

CONSOLIDATED STATEMENT OF INCOME

(Dollars in thousands

except per share **amounts** )

(Unaudited)

Three Months Ended June 30,  
1991 1990

Net sales \$ 604,678 \$ 649,094  
Cost...

...per common share \$ .23 \$ .23

CONSOLIDATED STATEMENT OF INCOME

(Dollars in thousands

except per share **amounts** )

Twelve Months Ended June 30,  
1991 1990

Net sales \$ 2,440,815 \$ 2,452,568...market

at an average price of \$22.45 in  
accordance with the Company's share **repurchase** program announced on  
August 16, 1990. These shares are currently being held as treasury  
**stock** and are **recorded** in **Shareholders** ' equity at cost.

Discontinued operations in fiscal 1990 include the operating results  
and the transaction...

9/3,K/13 (Item 13 from file: 635)

DIALOG(R) File 635:Business Dateline(R)

(c) 1999 UMI. All rts. reserv.

0207419 91-29083

**Parker Hannifin Reports Third Quarter Sales**

Charlton, R. G.; Logan, D. E.; Young, W. C.

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 910417

DATELINE: Cleveland, OH, US WORD COUNT: 548

TEXT:

...CORPORATION - MARCH 31, 1991

CONSOLIDATED STATEMENT OF INCOME (unaudited)

(Dollars in thousands

except per share **amounts** )

THREE MONTHS ENDED MARCH 31,  
1991 1990

Net sales \$ 603,747 \$ 636,463  
Cost of...

...common share \$ .23 \$ .23

CONSOLIDATED STATEMENT OF INCOME (unaudited)

(Dollars in thousands

except per share **amounts** )

NINE MONTHS ENDED MARCH 31,  
1991 1990

Net sales \$ 1,836,137 \$ 1,803,474...

...an average price of \$23.71 during the month of  
January, bringing the total shares **repurchased** to 1,023,900 at an  
average price ...period ended March 31,  
1991. These purchases were in accordance with the Company's share  
**repurchase** program announced on August 16, 1990. These shares are  
currently being held as treasury **stock** and are **recorded** in  
**Shareholders** ' equity at cost.

During the second quarter of fiscal 1990 the Company sold three  
Automotive...

9/3,K/14 (Item 14 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0124356 90-07026

**Sensormatic Rescinds Poison Pill, Announces Increased Annual Dividend;  
Continuation of Its Stock Repurchase Program**

Pardue, Michael E.; Stein, Donna; Chaffa, Mandana

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 900130

DATELINE: Deerfield Beach, FL, US WORD COUNT: 405

TEXT:

...in the amount of \$0.075 per share will be payable April 17, 1990, to **shareholders** of **record** on March 26, 1990. The dividend rate will be reviewed annually in light of future...

... s overall business operations. Sensormatic further announced it will actively continue its open market share **repurchase** program, under which there currently remain an additional 2.4 million shares to be **repurchased**. Ronald G. Assaf, Chairman of the Board and President, commented, "The increased dividend rate and continued share **repurchase** program should improve shareholders' total return while permitting the Company to retain a strong balance...

9/3,K/15 (Item 15 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0105055 89-28945

**Anthony Industries Declares Dividend; Adopts New Shareholder Rights Plan**

Edwards, Robert J.; Pondel, Roger S.

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 890810

DATELINE: Los Angeles, CA, US WORD COUNT: 626

TEXT:

...Sept. 6, 1989 will also bear a right. The rights distribution is not taxable to **shareholders**.

Holders of **record** of **shares** of common stock on Sept. 6, who are as a result holders of an equivalent **number** of redeemed common stock purchase rights, will be entitled to receive the adjusted **redemption** price of \$.0254 per outstanding right, which will be payable Oct. 3, together with the...

9/3,K/16 (Item 16 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 UMI. All rts. reserv.

0063330 88-21494

**Gillette and Coniston Settle Suit; Gillette to Buy 16 Million Shares From  
All Stockholders at \$45 Per Share**

Fausch, David; Glass, Milton; Oliver, Augustus K.

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 880801

DATELINE: Boston, MA, US WORD COUNT: 614

TEXT:

... the settlement, the Gillette Board has authorized the issuance to all stockholders of one share **repurchase** right for each seven shares of Gillette stock held. Each share **repurchase** right would entitle the rightholder pursuant to the terms of the rights to sell to...



... stockholders are treated equally and will receive the same benefits under the program. The total **number** of shares expected to be purchased pursuant to the share **repurchase** rights would be about 16 million of the approximately 112 million shares outstanding at a total cost of \$720 million. The share **repurchase** rights will be distributed to all **stockholders of record** as of August 12, 1988, and are presently planned to expire on September 19, 1988...

9/3,K/17 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0248619 BW545

**HOLLYWOOD PARK OPR CO: Hollywood Park notifies holders of redemption of stockholder rights**

October 21, 1991

Byline: Business Editors

...pn view of this redemption and as pr rterly Realty dividend will be in the **amount** of 5 cents per **share** .  
The **record** date for the next Realty dividend has not been fixed but will be different from...

Set	Items	Description
S1	609	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL()DATABASE()MANAGEMENT()SYSTEM? OR DBMS OR DATABASE()MANAGEMENT()SYSTEM? OR FILE? OR RECORD?)
S2	81	BUY()BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE- ( ) (DEMPTION OR PURCHASE) OR SHORT()COVERING
S3	382573	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM()TOTAL?
S4	116850	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ( )RATIO? OR MONETARY() VALUE? OR WORTH OR COST?
S5	352697	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	7	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET()CAPITAL? ( )VALUE()TABLE
S8	0	S1(S)S2
S9	19	S1(S)S4
S10	8	S9(S)S5

6/5,K/1

DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00858388

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**System for the carrying out of interactive services between a central unit  
and a plurality of users**

**System zur Durchführung von interaktiven Diensten zwischen einer zentralen  
Einheit und mehreren Gebräuchern**

**Systeme pour la mise en oeuvre de services interactifs entre une unite  
centrale et plusieurs usagers**

PATENT ASSIGNEE:

Italtel s.p.a., (406992), Via Alessio de Tocqueville, 13, 20154 Milano,  
(IT), (applicant designated states: CH;ES;FR;LI)

INVENTOR:

Martini, Stefano, Via Don Nava, 10, 24100 Mozzo (BG), (IT)

Pezzotta, Augusto, Via Roma, 63, 24060 Gorlago (GB), (IT)

LEGAL REPRESENTATIVE:

Giustini, Delio (47612), c/o Italtel S.p.A., Cascina Castelletto, 20019  
Settimo Milanese (MI), (IT)

PATENT (CC, No, Kind, Date): EP 790733 A2 970820 (Basic)

APPLICATION (CC, No, Date): EP 97101755 970205;

PRIORITY (CC, No, Date): IT 96MI295 960216

DESIGNATED STATES: CH; ES; FR; LI

INTERNATIONAL PATENT CLASS: H04M-003/50; H04M-011/08;

ABSTRACT EP 790733 A2

Interactive system for the exchanging of data between a central unit  
(1) and a plurality of user stations (3) and vice versa, typically for  
the realization of banking services using a public switched telephone  
network (POTS).

One part of the data which are emitted by the central unit (1) is  
transmitted in a coded way through circular diffusion to all users (3),  
preferably broadcasted on a specific TV channel.

The user connected to the service has access to the information through  
a SET TOP (30) applied to the home TV set (33) to get information of the  
general type (promotional information, information concerning market  
trends, etc.) without payment.

The acquisition of information having a more rigourously private  
character (current account balance, stock purchase and selling, etc.) is  
carried out by means of the telephone line (POTS).

ABSTRACT WORD COUNT: 137

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970820 A2 Published application (A1with Search Report  
;A2without Search Report)

\*Assignee: 990303 A2 Applicant (name, address) (change)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9708W3	840
SPEC A	(English)	9708W3	5074
Total word count - document A			5914
Total word count - document B			0
Total word count - documents A + B			5914

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION in a short time such as for instance those derived from  
the management of an **investment portfolio** belonging either to the  
band or to the stock sector.

Thanks to the invention, it...

6/5,K/2

DIALOG(R)File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00727626

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Method and apparatus for optimal portfolio replication**

**Verfahren und Apparat zum optimalen Replizieren von Portfolios**

**Procede et appareil pour la duplication optimale de portefeuilles**

PATENT ASSIGNEE:

Dembo, Ron S., (1976860), 822 Richmond St. W., Toronto, Ontario M6J 1C9,  
(CA), (applicant designated states: DE;ES;FR;GB;IT;NL;SE)

INVENTOR:

Dembo, Ron S., 398 Markham Street, Toronto, Ontario M6G 2K9, (CA)

LEGAL REPRESENTATIVE:

Bayliss, Geoffrey Cyril et al (28151), BOULT, WADE & TENNANT 27 Furnival  
Street, London EC4A 1PQ, (GB)

PATENT (CC, No, Kind, Date): EP 686926 A2 951213 (Basic)  
EP 686926 A3 960612

APPLICATION (CC, No, Date): EP 95303465 950523;

PRIORITY (CC, No, Date): US 248042 940524

DESIGNATED STATES: DE; ES; FR; GB; IT; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

ABSTRACT EP 686926 A2

The disclosure relates to a method and apparatus for determining an optimal replicating portfolio for a given target portfolio involves an initial step wherein a user defines a target portfolio to be replicated, a set of available market Instruments from which the replicating portfolio may be created, a set of future scenarios, a horizon date, and a minimum profit to be attained. A representation of the trade-off between risk and expected profit for some arbitrary replicating portfolio is then determined and used to calculate a maximum risk-adjusted profit. The maximum risk-adjusted profit reflects that level of return that may be achieved with an optimum degree of risk; that is, it reflects that point in the risk/reward trade-off where a marginal cost of risk is equivalent to a marginal benefit attainable by assuming that risk. The method then uses the predefined set of available market instruments to identify a set of transactions that will create a replicating portfolio that will achieve the maximum risk-adjusted profit. The method and apparatus also derives the information required to compute a risk premium for pricing of portfolios in incomplete markets, and performs the computation. (see image in original document)

ABSTRACT WORD COUNT: 224

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 951213 A2 Published application (Alwith Search Report  
;A2without Search Report)  
Search Report: 960612 A3 Separate publication of the European or  
International search report  
Examination: 970129 A2 Date of filing of request for examination:  
961205  
Change: 970326 A2 Representative (change)  
\*Assignee: 970326 A2 Applicant (transfer of rights) (change):  
Algorithmics Holdings Inc. (2246290) 822  
Richmond Street West Toronto, Ontario M6J 1C9  
(CA) (applicant designated states:  
DE;ES;FR;GB;IT;NL;SE)  
Change: 970326 A2 Inventor (change)  
\*Assignee: 970326 A2 Previous applicant in case of transfer of  
rights (change): Dembo, Ron S. (1976860) 822  
Richmond St. W. Toronto, Ontario M6J 1C9 (CA)  
(applicant designated states:  
DE;ES;FR;GB;IT;NL;SE)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	524

SPEC A (English) EPAB95 9249  
Total word count - document A 9773  
Total word count - document B 0  
Total word count - documents A + B 9773

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION independent of the market.

The utility of the present invention is not limited to managing **investment portfolios**. Indeed, the techniques of the present invention can easily be adapted for application to any...

...in the context of an embodiment providing a computer-based system for use by an **investment portfolio** manager in creating a hedge against potential losses. In this context, a portfolio manager may...

6/5,K/3

DIALOG(R)File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00726409

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**COMPUTERIZED STOCK EXCHANGE TRADING SYSTEM**  
**COMPUTERSYSTEM ZUM HANDELN MIT WERTPAPIEREN**  
**SYSTEME INFORMATISE DE TRANSACTIONS BOURSIERES**

PATENT ASSIGNEE:

Belzberg, Sydney H., (2037500), Suite 1807, 40 King Street West, Toronto, Ontario M5H 3Y2, (CA), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;MC;NL;SE)

INVENTOR:

Belzberg, Sydney H., Suite 1807, 40 King Street West, Toronto, Ontario M5H 3Y2, (CA)

LEGAL REPRESENTATIVE:

Wombwell, Francis et al (46021), Potts, Kerr & Co. 15, Hamilton Square, Birkenhead Merseyside L41 6BR, (GB)

PATENT (CC, No, Kind, Date): EP 752135 A1 970108 (Basic)  
EP 752135 B1 990203  
WO 9526005 950928

APPLICATION (CC, No, Date): EP 95910376 950303; WO 95CA123 950303

PRIORITY (CC, No, Date): CA 2119921 940323

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; MC; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 951206 A International application (Art. 158(1))

Application: 970108 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 970108 A1 Date of filing of request for examination:  
960928

Examination: 971229 A1 Date of despatch of first examination report:  
971110

Grant: 990203 B1 Granted patent

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9905	213
CLAIMS B	(German)	9905	188
CLAIMS B	(French)	9905	247
SPEC B	(English)	9905	2483

Total word count - document A 0

Total word count - document B 3131

Total word count - documents A + B 3131

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION computer order entry system. An automated system is provided for managing one or more large **investment portfolios** in a

real time environment. A set of buy and sell orders can be generated...

6/5,K/4

DIALOG(R) File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00600887

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Improvements in or relating to methods of grinding blade tips of turbine/compressor rotors.**

**Schleifverfahren fur Endteile von Turbinen- oder Kompressoren-Rotorschaukel n.**

**Methodes de rectification de l'extremite des aubes de rotors de turbines ou compresseurs.**

PATENT ASSIGNEE:

NEWALL MANUFACTURING TECHNOLOGY LIMITED (Formerly known as BUTLER NEWALL LIMITED), (1633651), Aireworth Works, Keighley, West Yorkshire BD21 4DP, (GB), (applicant designated states: DE;ES;FR;IT)

INVENTOR:

Ross, Christopher Whitehead, 22 Heaton Crescent, Eldwick, Bingley, West Yorkshire BD16 3DP, (GB)

LEGAL REPRESENTATIVE:

Bayliss, Geoffrey Cyril et al (28151), BOULT, WADE & TENNANT 27 Furnival Street, London EC4A 1PQ, (GB)

PATENT (CC, No, Kind, Date): EP 592112 A1 940413 (Basic)

APPLICATION (CC, No, Date): EP 93307124 930909;

PRIORITY (CC, No, Date): GB 9219055 920909

DESIGNATED STATES: DE; ES; FR; IT

INTERNATIONAL PATENT CLASS: B24B-005/36; B24B-019/14;

CITED PATENTS (EP A): EP 128110 A; EP 441627 A; GB 2076323 A

CITED REFERENCES (EP A):

PATENT ABSTRACTS OF JAPAN vol. 12, no. 343 (M-741)(3190) 14 September 1988

WERKSTATTSTECHNIK, ZEITSCHRIFT FUR INDUSTRIELLE FERTIGUNG vol. 79, no. 8, August 1989, BERLIN DE pages 419 - 422 P. L TJENS 'Profilschleifen auf moderner CNC-Flachschleifmaschinen';

ABSTRACT EP 592112 A1

The disclosure relates to a method of grinding blade tips of a turbine or compressor rotor, comprising the steps of spinning a rotor having one or more sets of blades to be ground on its axis, and using a grinding wheel which is narrower than the blades to be ground and has a convexly curved grinding periphery as seen as cross section. The grinding wheel is rotated about an axis parallel to the rotor axis and the wheel and rotor are moved relative to one another parallel to the axes of the rotor and wheel and in a feed direction orthogonally to the axis of the rotor and wheel to grind the blade tips of the rotor to a required dimension and profile which may be flat, angled, convexly or concavely curved with a simple or complex curvature. (see image in original document)

ABSTRACT WORD COUNT: 145

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 940413 A1 Published application (A1with Search Report ;A2without Search Report)

Withdrawal: 950712 A1 Date on which the European patent application was deemed to be withdrawn: 941014

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF2	394
SPEC A	(English)	EPABF2	3832
Total word count - document A			4226
Total word count - document B			0
Total word count - documents A + B			4226

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION for the existing process.

Reduction in the cost of the machine hence fast return on **investment** .

\* One wheel **profile** able to grind different rotors, thus reducing tooling cost and change-over time, i.e...

6/5,K/5

DIALOG(R) File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00410575

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**INVESTMENT CASTING PROCESS.**

**FEINGIESSVERFAHREN.**

**PROCEDE DE COULEE DE PRECISION.**

PATENT ASSIGNEE:

ASTEC DEVELOPMENTS LIMITED, (1205040), Burn of Daff Farm, Downies,  
Portlethen, Aberdeen AB1 4QX, (GB), (applicant designated states:  
BE;CH;DE;FR;GB;IT;LI)

INVENTOR:

SIMPSON, Neil Andrew Abercrombie, Burn of Daff Farm, Downies, Portlethen,  
Aberdeen AB1 4QX, (GB)

LEGAL REPRESENTATIVE:

Pacitti, Pierpaolo A.M.E. et al (43011), Murgitroyd and Company 373  
Scotland Street, Glasgow G5 8QA, (GB)

PATENT (CC, No, Kind, Date): EP 430989 A1 910612 (Basic)

EP 430989 B1 941130

WO 9001384 900222

APPLICATION (CC, No, Date): EP 89909225 890802; WO 89GB881 890802

PRIORITY (CC, No, Date): GB 8818382 880802; GB 8821521 880914

DESIGNATED STATES: BE; CH; DE; FR; GB; IT; LI

INTERNATIONAL PATENT CLASS: B22D-019/06; B22D-019/16; E21B-010/46;

CITED PATENTS (WO A): US 3754593 A; US 1676887 A; GB 556007 A; AU 60949 A;  
US 2381415 A; US 4499795 A; US 4423646 A

CITED REFERENCES (EP A):

See also references of WO9001384;

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910612 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 910612 A1 Date of filing of request for examination:  
910402

Change: 910724 A1 Representative (change)

Change: 910731 A1 Designated Contracting States (change)

Change: 930303 A1 Representative (change)

Examination: 930811 A1 Date of despatch of first examination report:  
930625

Grant: 941130 B1 Granted patent

Lapse: 950726 B1 Date of lapse of the European patent in a  
Contracting State: DE 950301

Lapse: 950802 B1 Date of lapse of the European patent in a  
Contracting State: CH 941130, LI 941130, DE  
950301

Lapse: 950802 B1 Date of lapse of the European patent in a  
Contracting State: CH 941130, LI 941130, DE  
950301

Lapse: 951011 B1 Date of lapse of the European patent in a  
Contracting State: BE 941130, CH 941130, LI  
941130, DE 950301, FR 950428

Lapse: 951011 B1 Date of lapse of the European patent in a  
Contracting State: CH 941130, LI 941130, DE  
950301, FR 950428

Oppn None: 951122 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS B (English) EPBBF1 235

CLAIMS B	(German)	EPBBF1	247
CLAIMS B	(French)	EPBBF1	284
SPEC B	(English)	EPBBF1	2805
Total word count - document A			0
Total word count - document B			3571
Total word count - documents A + B			3571

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
 ...SPECIFICATION hard facing by spray metal or welding techniques would  
 cover or damage the accurately-formed **profile** of the **investment** cast  
 product thus spoiling the dimensional accuracy and therefore defeating  
 the purpose of using this...

6/5,K/6

DIALOG(R)File 348:European Patents  
 (c) 1999 European Patent Office. All rts. reserv.

00407420

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**A computer system for portfolio management investment functions.**  
**Rechnersystem fur Investitionsverwaltung.**  
**Systeme d'ordinateur pour l'administration de l'investissement des valeurs**  
**en portefeuille.**

PATENT ASSIGNEE:

PAXLEA LIMITED, (1181790), 26 Fitzwilliam Place, Dublin 2, (IE),  
 (applicant designated states: CH;DE;FR;GB;LI)

INVENTOR:

Holland, Eugene, 17 Hermitage Grove Grange Road, Rathfarnham Dublin 16,  
 (IE)

LEGAL REPRESENTATIVE:

Prutton, Roger et al (35011), MARKS & CLERK Alpha Tower Suffolk Street  
 Queensway, Birmingham B1 1TT, (GB)

PATENT (CC, No, Kind, Date): EP 434877 A1 910703 (Basic)

APPLICATION (CC, No, Date): EP 89313710 891229;

PRIORITY (CC, No, Date): EP 89313710 891229

DESIGNATED STATES: CH; DE; FR; GB; LI

INTERNATIONAL PATENT CLASS: G06F-015/30;

CITED PATENTS (EP A): US 4376978 A; EP 278132 A; EP 82225 A

CITED REFERENCES (EP A):

DATAMATION, vol. 22, no. 7, July 1976, pages 54-56, Barrington, US; J.D.

FOSTER: "Distributive processing for banking"

EVOLUTIONS IN COMPUTER COMMUNICATIONS, PROCEEDINGS OF THE FOURTH  
 INTERNATIONAL CONFERENCE ON COMPUTER COMMUNICATION, Kyoto, 26th-29th  
 September 1978, pages 467-472, North-Holland Publishing Co., Amsterdam,  
 NL; Y. YOSHINO et al.: "New data communication system for nationwide  
 banking activities and development of its software";

ABSTRACT EP 434877 A1

A computer system is disclosed for carrying out **portfolio** management  
**investment** functions. A number of operations computers are connected via  
 a communications network to user systems and use a star network to fixed  
 disk drive and tape drives. A development computer controls functions of  
 the operations computers and user accesses, via the communications  
 network. Complete versatility is thus achieved for **portfolio** management  
**investment** functions, batch processing and word processing. The  
 operations computers are connected directly to switched or leased lines  
 for reception and processing of parameter values. Any missing values are  
 estimated, and calculated fund values are transmitted directly to the  
 user systems on a regular basis.

ABSTRACT WORD COUNT: 111

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910703 A1 Published application (A1with Search Report  
 ;A2without Search Report)

Examination: 910703 A1 Date of filing of request for examination:  
 901102



Examination: 940622 A1 Date of despatch of first examination report:  
940510  
Refusal: 950315 A1 Date on which the European patent application  
was refused: 941029  
\*Refusal: 950419 A1 Date on which the European patent application  
was refused (change): 941029

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	396
SPEC A	(English)	EPABF1	2180
Total word count - document A			2576
Total word count - document B			0
Total word count - documents A + B			2576

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**A computer system for portfolio management investment functions.**

...ABSTRACT A1

A computer system is disclosed for carrying out **portfolio** management **investment** functions. A number of operations computers are connected via a communications network to user systems...

...operations computers and user accesses, via the communications network. Complete versatility is thus achieved for **portfolio** management **investment** functions, batch processing and word processing. The operations computers are connected directly to switched or...

...SPECIFICATION A1

A computer system for **portfolio** management **investment** functions  
The present invention relates to a computer system for performing real-time transaction processing for **portfolio** management **investment** functions in an environment where associated functions such as word processing and batch processing are...

...be extremely disruptive and accessing information may be difficult. Such problems are unacceptable in a **portfolio** management **investment** system where it is essential that users have access at all times to available information.

A further problem with known computer systems for performing **portfolio** management **investment** functions is the regular updating of databases with values for portfolio parameters such as equity...

...has been received.

The present invention is directed towards providing a computer system for handling **portfolio** management **investment** functions and other associated functions such as word processing and batch processing functions which provides...

...the invention, there is provided a computer system comprising an operations computer arranged to perform **portfolio** management **investment** functions, the operations computer being connected via a communications network to user interface devices, characterised...

...the operations computers via the communications network for controlling access of enquiries and inputs for **portfolio** management **investment** functions from the user interface devices to a selected operations computer, for programming and updating stored processing values for **portfolio** **investment** operations of the selected operations computer, and for directing use of the or each other...

...to the selected operations computer for reception of real-time information including current values of **portfolio** **investment** parameters, the modulation and demodulation devices being arranged to receive said information automatically and to...

...drawings and initially to Figs 1 and 2, there is illustrated a computer system for **portfolio** management **investment** functions according to the

invention indicated generally by the reference numeral 1. The computer system...one of the operations computers 2 is arranged to carry out processing functions for a **portfolio** management **investment** system and is connected to a leased line 14 for a remote information source 16...

...received both from stock brokers within the particular country and from foreign information sources. The **portfolio** management **investment** functions include the carrying out of unitised valuations, distribution processing, the handling of enquiries, the...

...The other operations computers meanwhile carry out word processing and batch processing functions for the **portfolio** management **investment** system and other applications functions for an investment bank.

It will be appreciated that the...used for word processing and batch reporting, all of which work is required for a **portfolio** management **investment** system and other systems of an investment bank. For example, batch processing may involve generation...

#### ...CLAIMS A1

1. A computer system (1) comprising an operations computer (2) arranged to perform **portfolio** management **investment** functions, the operations computer (2) being connected via a communications network (10) to user interface...

...computers (2) via the communications network (10) for controlling access of enquiries and inputs for **portfolio** management **investment** functions from the user interface devices (11,12) to a selected operations computer (2), for programming and updating stored processing values for **portfolio** **investment** operations of the selected operations computer, and for directing use of the or each other...

...the selected operations computer (2) for reception of real-time information including current values of **portfolio** **investment** parameters, the modulation and demodulation devices (18) being arranged to receive said information automatically and...

6/5,K/7

DIALOG(R) File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00338126

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Method for recovering refractory compositions from investment casting shell molds.**

**Verfahren zum Ruckgewinnen von refraktaren Komponenten aus Formmasken beim Giessen mit verlorener Giessform.**

**Procede de recuperation de composition refractaires a partir de moules-carapaces utilises pour la fonderie a la cire perdue.**

PATENT ASSIGNEE:

PRECISION CASTPARTS CORPORATION (an Oregon corp.), (1057840), 4600 S.E. Harney Drive, Portland Oregon 97206-0898, (US), (applicant designated states: AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Sturgis, David H., 17575 S.E. Braden Court, Gladstone, OR 97927, (US)  
Kemp, William W., 4216 S.E. Adams, Milwaukie, OR 97222, (US)

LEGAL REPRESENTATIVE:

Brown, John David et al (28811), FORRESTER & BOEHMERT  
Franz-Joseph-Strasse 38, D-80801 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 334077 A1 890927 (Basic)  
EP 334077 B1 930901

APPLICATION (CC, No, Date): EP 89103766 890303;

PRIORITY (CC, No, Date): US 164249 880304

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: C22B-059/00; C01F-017/00; B22C-001/00;

CITED PATENTS (EP A): US 4799530 A; EP 252862 A; DE 3502907 A; EP 204674 A

## CITED REFERENCES (EP A):

PATENT ABSTRACTS OF JAPAN, vol. 10, no. 208 (C-361) 2264 , 22nd July 1986; & JP-A-61 47 779 (MITSUI MINING & SMELTING CO. LTD) 08-03-1986;

## ABSTRACT EP 334077 A1

A highly efficient method for recovering  $Y(\text{sub } 2)O(\text{sub } 3)$  from used investment casting shell molds containing  $Y(\text{sub } 2)O(\text{sub } 3)$  is disclosed. The used mold materials are introduced into a dissolution reactor preferably consisting of a rotating vessel having an interior lining of acid and abrasion resistant material. An acid is combined with the materials in the reactor and agitated for a selected time period. Thereafter, the liquid remaining in the reactor is separated from the residual solids and removed. The liquid contains dissolved  $Y(\text{sub } 2)O(\text{sub } 3)$  which is precipitated, preferably using oxalic acid to produce yttrium oxalate  $(Y(\text{sub } 2)(C(\text{sub } 2)O(\text{sub } 4))(\text{sub } 3)*9H(\text{sub } 2)O)$ . The  $Y(\text{sub } 2)(C(\text{sub } 2)O(\text{sub } 4))(\text{sub } 3) 9H(\text{sub } 2)O$  is ultimately removed from the solution and calcined to produce high purity  $Y(\text{sub } 2)O(\text{sub } 3)$ .

ABSTRACT WORD COUNT: 130

## LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 890927 A1 Published application (A1with Search Report ;A2without Search Report)  
 Examination: 900516 A1 Date of filing of request for examination: 900321  
 Examination: 910619 A1 Date of despatch of first examination report: 910507  
 Grant: 930901 B1 Granted patent  
 Lapse: 940504 B1 Date of lapse of the European patent in a Contracting State: CH 930901, LI 930901  
 Lapse: 940504 B1 Date of lapse of the European patent in a Contracting State: CH 930901, LI 930901  
 Lapse: 940622 B1 Date of lapse of the European patent in a Contracting State: CH 930901, LI 930901, NL 930901  
 Lapse: 940629 B1 Date of lapse of the European patent in a Contracting State: CH 930901, LI 930901, NL 930901, SE 930901  
 Lapse: 940810 B1 Date of lapse of the European patent in a Contracting State: AT 930901, CH 930901, LI 930901, NL 930901, SE 930901  
 Oppn None: 940824 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

## FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1370
CLAIMS B	(German)	EPBBF1	1300
CLAIMS B	(French)	EPBBF1	1427
SPEC B	(English)	EPBBF1	3264
Total word count - document A			0
Total word count - document B			7361
Total word count - documents A + B			7361

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION An Investment Mold For Titanium Casting", United States Department of the Interior (Bureau of Mines), **Report** of Investigations No. 8541, 1981.

The use of  $Y(\text{sub } 2)O(\text{sub } 3)$  as...

10/5,K/1

DIALOG(R)File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00865728

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Data management system and method for replicated data**

**Datenverwaltungssystem und Verfahren für replizierte Daten**

**Système et méthode de gestion de données répliquées**

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Hild, Stefan G., The Gables, Mount Pleasant, Cambridge CB3 0BL, (GB)

LEGAL REPRESENTATIVE:

Jennings, Michael John (80331), IBM United Kingdom Limited, Intellectual  
Property Department, Hursley Park, Winchester, Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 794646 A2 970910 (Basic)

APPLICATION (CC, No, Date): EP 97301476 970305;

PRIORITY (CC, No, Date): GB 9604987 960308

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04L-029/06;

ABSTRACT EP 794646 A2

The present invention provides a data management system and method for managing copies of a shared data file maintained on a plurality of computer systems that are connectable via a mobile communications network. The system comprises: logging means 410, associated with each copy 420 of the shared data file, for keeping a record 540 of modifications made to that copy; retrieval means for retrieving, via connection to the mobile communications network 460, the records 550 maintained for other copies 420 of the shared data file; merging means 560 for merging the retrieved records to generate a sequence of modifications; conflict resolving means 590 for applying predefined rules 580 to the sequence of modifications to resolve conflicts within the sequence of modifications; and means 590 for modifying the copies 420 of the shared file based on the conflict-resolved sequence of modifications.

The present invention provides a generic platform which allows conventional applications to make efficient use of mobile data connections. The solution is generic in that it is not restricted to one application or to a particular set of applications. Further, it improves efficiency since it retains communication autonomy from the applications and handles the data in an efficient manner. Further it is easy to use since applications need not be modified to make use of the facilities provided.

ABSTRACT WORD COUNT: 219

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970910 A2 Published application (Alwith Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9709W1	974
SPEC A	(English)	9709W1	7068
Total word count - document A			8042
Total word count - document B			0
Total word count - documents A + B			8042

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION it involves connecting to the network twice in order to update a copy of a **shared data file**, and this **increases** the overhead of the operation. Further, since the controller would be located on some central machine, details about the number of changes being made to any particular copy of the **shared data file** will not be available,

and so the controller would have to decide when to update...  
...efficient as basing update operations on the actual change activity to the copies of the **shared data files**, which can be done when using the system of the preferred embodiment. However, the latter approach does have the benefit that only one controller is involved, and so **determination** of when to exchange copies of the files is managed centrally. Hence, in some instances, it may be decided that the latter approach is **worth** employing.  
Whichever approach is used, it is apparent that given prolonged periods of disconnected operation...

10/5,K/2

DIALOG(R)File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00846014

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Method and apparatus for searching a route**

**Verfahren und Gerat zum Berechnen einer Route**

**Methode et appareil de calcul d'itineraire**

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216887), 1006, Oaza Kadoma, Kadoma-shi, Osaka-fu, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Yagyu, Takeshi, 4-23-14, Shinmori, Asahi-ku, Osaka-shi, Osaka-fu, (JP)

Fushimi, Makoto, 4-9-402, Ikuno, Katano-shi, Osaka-fu, (JP)

Ueyama, Yoshiki, 5-610, Hamaderashowa-cho, Sakai-shi, Osaka-fu, (JP)

LEGAL REPRESENTATIVE:

Altenburg, Udo, Dipl.-Phys. et al (1268), Patent- und Rechtsanwälte,

Bardehle . Pagenberg . Dost . Altenburg . Frohwitter . Geissler &

Partner, Galileiplatz 1, 81679 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 782120 A1 970702 (Basic)

APPLICATION (CC, No, Date): EP 96120659 961220;

PRIORITY (CC, No, Date): JP 95343819 951228

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G08G-001/0969;

ABSTRACT EP 782120 A1

An optimum route searching device 5 conducts a search in a predetermined area on road network data on a lower hierarchical level to obtain minimum arrival costs to individual nodes in the search area and then selects a node located on an upper hierarchical level existing link from the search area. Then the optimum route searching device 5 obtains a remaining cost to a node common with the upper hierarchical level which first appear on the upper hierarchical level existing link. Then the optimum route searching device 5 obtains a minimum arrival cost from the starting point of the search to the common node on the basis of the minimum arrival cost to the selected node and the remaining cost to the common node. The minimum arrival cost to the common node obtained at this time is used as initial conditions for a route search performed on the road network data on the upper hierarchical level. This makes it possible to shift the search results on the lower hierarchical level to the upper hierarchical level without causing an abnormal route such as a U-turn path and a bypass path.

ABSTRACT WORD COUNT: 190

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970702 A1 Published application (A1with Search Report ;A2without Search Report)

Examination: 970716 A1 Date of filing of request for examination: 970515

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB97	1381
SPEC A	(English)	EPAB97	10990

Total word count - document A 12371  
Total word count - document B 0  
Total word count - documents A + B 12371

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION the nodes already searched on the hierarchical level (alpha)0. (Step S301) Now, the arrival **cost** from the starting point of search (the starting point or the destination) to the selected...

...S302) If the selected node has the correspondence data, the optimum route searching device 5 **calculates** the remaining **cost** T1 from that selected node to the node to which the parent link on the hierarchical level (alpha)1 connects. (Step S303) This remaining **cost** T1 is obtained as a product of the **cost** C of the parent link on the hierarchical level (alpha)1 and the **share** S **recorded** in the correspondence data as

Next, the optimum route searching device 5 obtains the arrival...on parent links in the correspondence data (refer to Fig.4(B)) and the remaining **costs** to the parent links are **calculated** on the basis of the shares, but the remaining **costs** to the parent links themselves may be recorded as the data showing the positions on...

10/5,K/3

DIALOG(R) File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00709396

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Automated apparatus and method for object recognition.**

**Automatisierte Vorrichtung und Verfahren zur Gegenstandserkennung.**

**Dispositif et methode automatisees pour la reconnaissance d'objets.**

PATENT ASSIGNEE:

Novak, Jeffrey M., (1914070), 4322 Collins Way, Lake Oswego, Oregon 97035  
, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Novak, Jeffrey M., 4322 Collins Way, Lake Oswego, Oregon 97035, (US)

LEGAL REPRESENTATIVE:

Baillie, Iain Cameron et al (27951), c/o Ladas & Parry Altheimer Eck 2,  
D-80331 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 672993 A2 950920 (Basic)  
EP 672993 A3 971217

APPLICATION (CC, No, Date): EP 95103180 950306;

PRIORITY (CC, No, Date): US 206955 940307

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07G-001/00; G06K-007/10;

ABSTRACT EP 672993 A2

An automated check-out system for retail stores, such as supermarkets, employing digitized video signals and other means to determine and differentiate individual products, and thereby register the data for billing and inventory purposes. The sensors control the flow and positioning of retail items into the housing wherein the light source is regulated and controlled. Within the housing, optical imaging of the retail item is made with the electronic signal being digitized. By use of computerized databases, the digitized signal is compared to the finite set of data for products of approximately the same size, shape, weight and other comparative variables. Further confirmation of product identity is achieved by use of bar code differentiation, multiple image comparisons and, if necessary, optical display to the store personnel operating the cash register station serving multiple check-out lanes within the store. The customer is guided through the transaction by use of a video display screen. Once the items are registered, the customer then may bag the items and proceed to the centralized cashier station to complete the transaction.

ABSTRACT WORD COUNT: 176

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 950920 A2 Published application (A1with Search Report  
;A2without Search Report)  
Search Report: 971217 A3 Separate publication of the European or  
International search report  
Change: 971229 A2 International patent classification (change)  
Change: 971229 A2 Obligatory supplementary classification  
(change)  
Examination: 980812 A2 Date of filing of request for examination:  
980610

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	1383
SPEC A	(English)	EPAB95	4648
Total word count - document A			6031
Total word count - document B			0
Total word count - documents A + B			6031

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION sensors that might be considered include magnetic,  
spectral and sonar sensors.

In order to positively **identify** the object, the data obtained from  
the image frame (see Figure 11) and the data...

...which must be checked are minimized by eliminating those records which  
do not share the **calculated** and physical attributes of the current  
image. Further, the comparison is then made to determine...

...illustrated in Figure 12 to see if there is a subset of item look-up  
**records** that **share** the same characteristics as the current image. This  
is accomplished by subtracting the pixel values...

...to, the mean, median, standard deviation, range, skew and kurtosis of  
the distribution. The same **calculations** and statistics could be made on  
the entire set of pixels in an image if the speed and **cost** are not an  
object. If ultimately no match is made, a message to a "checker..."

10/5,K/4

DIALOG(R)File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00424050

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Printer for printing on multiple types of printing sheets.**

**Drucker zum Bedrucken von mehreren Papierarten.**

**Imprimante pour l'impression sur plusieurs genres de papier.**

PATENT ASSIGNEE:

SEIKO EPSON CORPORATION, (730001), 4-1, Nishishinjuku 2-chome,  
Shinjuku-ku Tokyo 160, (JP), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Asai, Naoki, Seiko Epson Corporation, 3-5, Owa 3-chome, Suwa-shi, Nagano,  
(JP)

Minowa, Masahiro, c/o Seiko Epson Corporation, 3-5, Owa 3-chome, Suwa-shi,  
, Nagano, (JP)

Morozumi, Choji, c/o Seiko Epson Corporation, 3-5, Owa 3-chome, Suwa-shi,  
Nagano, (JP)

LEGAL REPRESENTATIVE:

DIEHL GLAESER HILTL & PARTNER (100231), Patentanwalte Postfach 19 03 65,  
D-80603 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 428163 A2 910522 (Basic)  
EP 428163 A3 910814  
EP 428163 B1 940420

APPLICATION (CC, No, Date): EP 90121823 901114;

PRIORITY (CC, No, Date): JP 89295535 891114

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: B41J-011/48;

CITED PATENTS (EP A): US 4619388 A; EP 295172 A; US 4164376 A; US 4067566 A  
; DE 3509738 A

CITED REFERENCES (EP A):

PATENT ABSTRACTS OF JAPAN vol. 6, no. 36 (M-115)(914) 5 March 1982,  
& JP-A-56 150583 (TOKYO ELECTRIC) 21 November 1981,

PATENT ABSTRACTS OF JAPAN vol. 12, no. 311 (M-734)(3158) 24 August 1988,  
& JP-A-63 84958 (HIRAMATSU) 15 April 1988,;

ABSTRACT EP 428163 A2

A printer for printing on at least two types of recording sheet (12, 13) using a single print head (1) arranged at a single printing section. The printer includes a first recording sheet forwarding path (32), a second sheet forwarding path (33), a first recording sheet forwarding mechanism (10), a second recording sheet forwarding mechanism (50), a printing section opening/closing mechanism (40), a first recording sheet path opening /closing mechanism (20), a second recording sheet path opening/closing mechanism (30), a single recording sheet detector (26) and a recording sheet blocking mechanisms (14, 15, 16, 27).

ABSTRACT WORD COUNT: 99

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910522 A2 Published application (A1with Search Report  
;A2without Search Report)

Search Report: 910814 A3 Separate publication of the European or  
International search report

Examination: 911218 A2 Date of filing of request for examination:  
911021

Examination: 930721 A2 Date of despatch of first examination report:  
930608

Grant: 940420 B1 Granted patent

Oppn None: 950412 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	780
CLAIMS B	(German)	EPBBF1	733
CLAIMS B	(French)	EPBBF1	930
SPEC B	(English)	EPBBF1	6257
Total word count - document A			0
Total word count - document B			8700
Total word count - documents A + B			8700

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION away from the first recording sheet; a second recording sheet forwarding mechanism, disposed at a **recording** sheet path **shared** in common by both ...forwarding both the first and second recording sheets; a second sheet forwarding section opening/closing **mechanism** that can **be** electrically driven to open and close the recording sheet forwarding path by biasing and releasing...drive force transmitting member.

Reference numeral 7 designates a recording sheet drive roller, and 8, a **recording** sheet biasing roller disposed at a position opposite the recording sheet drive roller 7. The...print within a predetermined region.

Figs. 6(a) and 6(b) and Figs. 7(a) **and** 7(b) are diagrams for explaining an embodiment of a mechanism section of the printer...damage, thereby ensuring proper printing.

In addition, sharing of the drive source by the recording **sheet** forwarding path blocking mechanism and the sheet forwarding section opening/closing mechanism or by the...

10/5,K/5

DIALOG(R) File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.



00355932

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**NETBIOS name authentication.**

**NETBIOS-Namenauthentisierung.**

**Authentification de nom NETBIOS.**

**PATENT ASSIGNEE:**

International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB)

**INVENTOR:**

Kravitz, Jeffrey Kenneth, 7 Tudor Circle, Yorktown Heights New York 10598  
, (US)

Palmer, Charles Campbell, 3-1 Woods Brooke Lane, Yorktown Heights New  
York 10598, (US)

**LEGAL REPRESENTATIVE:**

Schafer, Wolfgang, Dipl.-Ing. et al (62021), IBM Deutschland  
. Informationssysteme GmbH Patentwesen und Urheberrecht, D-70548  
Stuttgart, (DE)

PATENT (CC, No, Kind, Date): EP 378804 A2 900725 (Basic)  
EP 378804 A3 921014  
EP 378804 B1 950412

APPLICATION (CC, No, Date): EP 89122801 891211;

PRIORITY (CC, No, Date): US 298387 890118

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04L-012/24; H04L-012/42;

CITED PATENTS (EP A): US 4672572 A

CITED REFERENCES (EP A):

IEEE NETWORK: THE MAGAZINE OF COMPUTER COMMUNICATIONS. vol. 1, no. 2,  
April 1987, NEW YORK US pages 34 - 39; D.BRANSTAD: 'Considerations for  
security in the OSI architecture'

COMPUTER COMMUNICATION TECHNOLOGIES FOR THE 90'S; 9TH CONFERENCE ON  
COMPUTER COMMUNICATIONS 30 October 1988, AMESTERDAM,NL pages 121 - 126;  
F.FOZDAR: 'Network management on the QPSX MAN';

ABSTRACT EP 378804 A2

A method insures that NETBIOS names are not illegally used on a local  
area network. The NETBIOS protocols use a naming system that allows any  
station to claim a name or set of names that are not already in use. This  
potentially allows any user to "masquerade" as another user, or service  
machine, by claiming the name when the real user is not connected to the  
network. This method detects these attempted masquerades, disconnects the  
offending station from the network, and logs information about the  
attempt. (see image in original document)

ABSTRACT WORD COUNT: 95

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 900725 A2 Published application (A1with Search Report  
;A2without Search Report)  
Examination: 910109 A2 Date of filing of request for examination:  
901113  
Search Report: 921014 A3 Separate publication of the European or  
International search report  
Examination: 931020 A2 Date of despatch of first examination report:  
930908  
Grant: 950412 B1 Granted patent  
Change: 950830 B1 Representative (change)  
Oppn None: 960403 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	895
CLAIMS B	(English)	EPAB95	992
CLAIMS B	(German)	EPAB95	957
CLAIMS B	(French)	EPAB95	1185
SPEC A	(English)	EPABF1	2180
SPEC B	(English)	EPAB95	2409
Total word count - document A			3075

Total word count - document B 5543  
Total word count - documents A + B 8618

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION With the proliferation of PCs and microprocessor based workstations and the vastly improved performance to **price ratio** of these computers, there has been a dramatic **increase** in the networking of PCs and workstations. LANs allow users to **share files**, support electronic mail and perform other functions which were previously **identified** as mainframe or minicomputer functions supporting a plurality of terminals. Now, even the most modest...

...SPECIFICATION With the proliferation of PCs and microprocessor based workstations and the vastly improved performance to **price ratio** of these computers, there has been a dramatic **increase** in the networking of PCs and workstations. LANs allow users to **share files**, support electronic mail and perform other functions which were previously **identified** as mainframe or minicomputer functions supporting a plurality of terminals. Now, even the most modest...

10/5,K/6

DIALOG(R)File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00310771

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Disk storage and retrieval device.**

**Gerat zum Speichern und Transport von Platten.**

**Dispositif d'entreposage et de transport de disques.**

PATENT ASSIGNEE:

MITSUBISHI DENKI KABUSHIKI KAISHA, (208580), 2-3, Marunouchi 2-chome  
Chiyoda-ku, Tokyo 100, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Motoyoshi, Takeo c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1,  
Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)  
Yamashita, Tohru c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1,  
Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)  
Okamoto, Yoshiharu c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1,  
Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)  
Kitaoka, Yuzo c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1, Tsukaguchi  
Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)  
Matsumoto, Tatsuhiko c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1,  
Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)

LEGAL REPRESENTATIVE:

Lawson, David Glynne et al (32891), MARKS & CLERK 57-60 Lincoln's Inn  
Fields, London WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 284445 A1 880928 (Basic)  
EP 284445 B1 920520

APPLICATION (CC, No, Date): EP 88302754 880328;

PRIORITY (CC, No, Date): JP 8746345 870327; JP 8768920 870511; JP 87159833  
870629; JP 87137061 870908; JP 87147139 870924

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G11B-017/22; G11B-017/26;

CITED PATENTS (EP A): EP 163463 A; EP 138005 A; EP 173136 A

CITED REFERENCES (EP A):

PATENT ABSTRACTS OF JAPAN, Unexamined Applications, P Field, Vol. 9, No.  
246, October 3, 1985 The Patent Office Japanese Government page 117 P  
393 \* Kokai-No. 60-98 563 (Nippon Denki K.K.) \*;

ABSTRACT EP 284445 A1

A disk storage and retrieval device is disclosed in which at least one stocker is disposed in a housing above a recording and reproducing device for storing a multitude of disk cartridges. The stocker has a plurality of horizontal shelf plates on which cartridges are received, the shelf plates being vertically disposed at equal intervals. A horizontal guide

rail is mounted on a pair of vertical guide rails for vertical movement therealong. A carrier is supported on the horizontal guide rail so as to be movable therealong in the horizontal direction for transporting a disk cartridge from the stocker to the recording and reproducing device or vice versa. A cartridge handling mechanism is attached to the carrier for transporting a cartridge between the carrier and the stocker and between the carrier and the recording and reproducing device. In one embodiment, the stocker may be rotatable around a vertical rotary shaft on which the shelf plates are mounted for rotation therewith. Each of the shelf plates has a plurality of storage areas for receiving a plurality of disk cartridges.

ABSTRACT WORD COUNT: 182

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880928 A1 Published application (A1with Search Report  
;A2without Search Report)  
Examination: 890419 A1 Date of filing of request for examination:  
890216  
Examination: 901031 A1 Date of despatch of first examination report:  
900914  
Grant: 920520 B1 Granted patent  
Oppn None: 930512 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1376
CLAIMS B	(German)	EPBBF1	230
CLAIMS B	(French)	EPBBF1	328
SPEC B	(English)	EPBBF1	5848
Total word count - document A			0
Total word count - document B			7782
Total word count - documents A + B			7782

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION 205 so that the rotary shaft is driven by the motor 205 to turn the **stocker** 201 through 180 degrees. Thus, the previously backside sections of the shelf plates 206 are...

...there. Accordingly, the capacity of the stocker 201 for storing disk cartridges 3 is greatly **increased**, i.e., about two times as great as the total capacity of the stockers 123a...

...123b are disposed side by side in the housing 120. In addition, the area and **cost** required for installing this disk storage and retrieval device are greatly reduced as compared with

10/5,K/7

DIALOG(R) File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00283079

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**DATABASE USAGE METERING AND PROTECTION SYSTEM AND METHOD**

**VERFAHREN UND EINRICHTUNG ZUM SCHUTZ UND ZUR BENUTZUNGSZAHLUNG VON DATENBANKEN**

**PROCEDE ET SYSTEME DE PROTECTION ET DE COMPTAGE DE L'UTILISATION DE BASES DE DONNEES**

PATENT ASSIGNEE:

ELECTRONIC PUBLISHING RESOURCES, INC., (976840), 5203 Battery Lane,  
Bethesda, Maryland 20814, (US), (applicant designated states:  
AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

INVENTOR:

SHEAR, Victor, H., 5203 Battery Lane, Bethesda, MD 20814, (US)

LEGAL REPRESENTATIVE:

Flach, Dieter Rolf Paul, Dipl.-Phys. et al (49861), Patentanwälte

Andrae/Flach/Haug/Kneissl Prinzregentenstrasse 24, D-83022 Rosenheim,  
(DE)

PATENT (CC, No, Kind, Date): EP 329681 A1 890830 (Basic)  
EP 329681 A1 901024  
EP 329681 B1 960117  
WO 8802960 880421

APPLICATION (CC, No, Date): EP 87907181 871008; WO 87US2565 871008

PRIORITY (CC, No, Date): US 918109 861014

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: H04L-009/00;

CITED PATENTS (EP A): WO 8503584 A; WO 8503584 A; US 4433207 A; US 4375579  
A

CITED PATENTS (WO A): US 4588991 A; US 4588991 A; US 4595950 A; US 4232193  
A; US 4696034 A; US 4696034 A; US 4658093 A

CITED REFERENCES (EP A):

See also references of WO8802960;

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 890830 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 890830 A1 Date of filing of request for examination:  
890414

Search Report: 901024 A1 Drawing up of a supplementary European search  
report: 900905

Examination: 920422 A1 Date of despatch of first examination report:  
920310

Grant: 960117 B1 Granted patent

Oppn None: 970108 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB96	2258
CLAIMS B	(German)	EPAB96	2071
CLAIMS B	(French)	EPAB96	2746
SPEC B	(English)	EPAB96	12301
Total word count - document A			0
Total word count - document B			19376
Total word count - documents A + B			19376

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION to the relatively slow data transmission rates of  
standard communications channels and because the centralized **database**  
computer typically **shares** its resources among hundred or thousands of  
users at once. This can be a serious...

...of peak database usage before communication can be successfully  
established with a centralized database computer, **decreasing** the  
utilization of the database and causing some users to become frustrated.  
Further disadvantages include...

...e.g., WATS telephone line maintenance charges, long-distance  
direct-dial telephone charges, satellite channel **costs**, etc.)  
between distant user terminals and the central database computer, and  
the reliability problems associated...may be discouraged from  
subscribing, because they would be asked to pay the the same **cost** a  
frequent user pays. Thus, many database owners charge subscribers a  
nominal subscription fee, and then periodically (e.g., monthly) charge  
users a fee **calculated** in accordance with the amount the user has used  
the database.

While it is easy...

10/5,K/8

DIALOG(R)File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

00255124

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Multiple CPU program management.

Programmverwaltung für mehrere zentrale Verarbeitungseinheiten.

Gestion de programmes de plusieurs unités centrales de traitement.

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Crossley, James Forrest, 2570 Runic Way, Alpharetta Georgia 30201, (US)

LEGAL REPRESENTATIVE:

Buff, Henri C. (14401), Compagnie IBM France Departement de Propriete  
Intellectuelle, F-06610 La Gaude, (FR)

PATENT (CC, No, Kind, Date): EP 254854 A2 880203 (Basic)  
EP 254854 A3 900509  
EP 254854 B1 940302

APPLICATION (CC, No, Date): EP 87108645 870616;

PRIORITY (CC, No, Date): US 890389 860729

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-015/16;

CITED PATENTS (EP A): GB 2062914 A; EP 136666 A

CITED REFERENCES (EP A):

IBM TECHNICAL DISCLOSURE BULLETIN, vol. 29, no. 2, July 1986, pages  
892-900, New York, US; "Method to establish a network connection  
dynamically"

THE 5TH INTERNATIONAL CONFERENCE ON DISTRIBUTED COMPUTING SYSTEMS,  
Denver, Colorado, 13th - 17th May 1985, pages 88-97, IEEE, New York,  
US; R.B. DANNENBERG: "Protection for communication and sharing in a  
personal computer network";

ABSTRACT EP 254854 A2

A procedure which allows users of a computer system comprising a plurality of computers connected in a local area network to share both file resources and application programs on the local area network without modification to existing programs which were designed to run in a non-network environment is disclosed. The local area network comprises a server computer and at least one remote computer. Starting the network comprises an initial program load of the operating system for each of the computers, loading the local area network control program, and then loading a hypervisor or "node enabler" program. At each of the remote computers, a request to load a program or access a data file is converted by the "node enabler" to a file sharing and record locking protocol message which is transmitted to the server computer. The server computer stores a program matrix with entries indicating which programs can be run on the network without conflicts with other systems including the server computer. The server computer also maintains a list of currently running programs and accessed data files. By comparing the remote computer request with the program matrix and the list of currently running programs and accessed data files, a decision to grant a remote computer's request is made. In addition, by recording a unique identification number for each remote computer signed on to the network at the server computer, control of access to licensed programs is maintained.

ABSTRACT WORD COUNT: 241

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880203 A2 Published application (Alwith Search Report  
;A2without Search Report)

Examination: 880803 A2 Date of filing of request for examination:  
880530

Search Report: 900509 A3 Separate publication of the European or  
International search report

Examination: 920520 A2 Date of despatch of first examination report:  
920403

Change: 920916 A2 Representative (change)

Grant: 940302 B1 Granted patent

Oppn None: 950222 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English,

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS B	(English)	EPBBF1	358
CLAIMS B	(German)	EPBBF1	364
CLAIMS B	(French)	EPBBF1	411
SPEC B	(English)	EPBBF1	6054
Total word count - document A			0
Total word count - document B			7187
Total word count - documents A + B			7187

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION processors, is making it feasible for more and more users to share the same program **and** data **files** . The practical limit of the number of users who may access a single program and...

...speed of access and computing time is improved, and the number of concurrent users may **increase** .

European Patent Application 0 136 666 assigned to the IBM Corporation discloses a unique multiprocessing (MP) method for executing...

<b>DR-LINK</b>	<b>Welcome Pamela Reynolds</b>	<b>Manage Alerts &amp; Requests</b>	<b>View Alerts</b>	<b>New Request</b>
Modify          Save          Alert	Sort:          Rank          Newest          Oldest          Source          Subject	Draw:          Graph          BarChart	Print...          Similar Docs	

Results (by Rank) for: I am looking for information on a computer method for creating an investment report or portfolio using a database of stock information. This method uses the information on stock buybacks or repurchases and the price or sales information and creates an investment portfolio of the company's stock. The method identifies the companies with the highest buyback ratio and the lowest price or sales ratio. A list is generated of these stocks and they are ranked according to which are the best investment.

100 documents returned

- |                          |  |                          |
|--------------------------|--|--------------------------|
| <b>1.</b><br><b>95%</b>  | <b><u>DATA MINING</u></b><br>INDUCTION, STOCK SELECTION USING RULE; JOHN, GEORGE H.; KERBER, RANDY; MILLER, PETER • <i>IEEE Expert/Intelligent Systems &amp; Their Applications</i> • 10/01/96 • 3 pages (610 words) • <a href="#">SUMMARY</a><br>Quantitative investors -- or quants, as they are known on Wall Street--try to make investment decisions using mathematical models that describe the behavior of a stock's future price in terms of presently observable variables. | <input type="checkbox"/> |
| <b>2.</b><br><b>95%</b>  | <b><u>US High-Tech Co's Run Massive Stock Buy-Back, Raise Prices</u></b><br><i>COMLINE - Electronics</i> • 04/28/97 • 2 pages (160 words) • <a href="#">SUMMARY</a><br>According to a Nihon Keizai Shimbun report, U.S. high-tech concerns are on a massive stock  | <input type="checkbox"/> |
| <b>3.</b><br><b>93%</b>  | <b><u>Chi Lung Introduces Investment Tracking Software</u></b><br><i>COMLINE - Information Technology &amp; Computers</i> • 01/05/98 • 2 pages (270 words) • <a href="#">SUMMARY</a><br>Chi Lung Stocks Company, Ltd. is engaged in Stock Information Research, and has introduced its   | <input type="checkbox"/> |
| <b>4.</b><br><b>93%</b>  | <b><u>Tackled Your Checkbook? It's Time to Move On</u></b><br>Donna Tapellini and Eileen McCooey • <i>Windows Magazine</i> • 03/22/96 • 5 pages (1200 words) • <a href="#">SUMMARY</a><br>Your checkbook's reconciled, your bills are paid, and your taxes are done. Now what? You're ready  | <input type="checkbox"/> |
| <b>5.</b><br><b>92%</b>  | <b><u>Targeted repurchases and common stock returns</u></b><br>Mikkelson, W.H. ; Ruback, R.S. • <i>Rand Journal of Economics</i> • 12/01/91 • 2 pages (160 words) • <a href="#">SUMMARY</a><br>The authors examine whether the actions of the blockholder and repurchasing managers in targeted repurchases of common stock benefit the repurchasing firm's stockholders.  | <input type="checkbox"/> |
| <b>6.</b><br><b>92%</b>  | <b><u>IBM'S \$3.5 BILLION STOCK BUYBACK PLAN ADDS TO THE \$10 BILLION ALREADY SPENT. (COMPANY BUSINESS AND MARKETING)</u></b><br>ZIEGLER, BART • <i>The Wall Street Journal</i> • 11/27/96 • 2 pages (190 words) • <a href="#">SUMMARY</a><br>IBM announced a \$3.5 billion buyback of its common stock, following a series of buybacks totaling \$10 billion since Jan 31, 1995.  | <input type="checkbox"/> |
| <b>7.</b><br><b>92%</b>  | <b><u>Psst...want a hot stock tip? Get insiders' info on the Web</u></b><br>Mark Roberti • <i>HomePC</i> • 10/01/96 • 7 pages (2000 words) • <a href="#">SUMMARY</a><br>Bill Roberts has spent a lot of time in his local library over the past 16 years, but he's been more interested in stocks than the stacks.   | <input type="checkbox"/> |
| <b>8.</b><br><b>92%</b>  | <b><u>Konami to Initiate Stock Option</u></b><br><i>COMLINE - Information Technology &amp; Computers</i> • 09/19/97 • 2 pages (180 words) • <a href="#">SUMMARY</a><br>Konami (9766), a major software company, has decided to implement a stock option system that uses stock held by the company's main banks to enable the purchase of this stock at a fixed price.   | <input type="checkbox"/> |
| <b>9.</b><br><b>92%</b>  | <b><u>Evaluating stock options or how to lose it a little slower</u></b><br>Hagelberg, A.C. • <i>Creative Computing</i> • 09/01/78 • 2 pages (160 words) • <a href="#">SUMMARY</a><br>The author considers that when investing in the stock-option market, one needs to know and do the following things: 1.   | <input type="checkbox"/> |
| <b>10.</b><br><b>92%</b> | <b><u>In securities? Let the PC take stock of your portfolio</u></b><br>Randy Myers • <i>HomePC</i> • 04/04/96 • 6 pages (1700 words) • <a href="#">SUMMARY</a><br>John Crankshaw isn't a "buy, hold, forget" type of investor. His retirement nest egg is too   | <input type="checkbox"/> |

11.	91%	<b><u>Stock selection using Recon/sup TM/SM/</u></b>	<input type="checkbox"/>
		John, G.H. ; Miller, P. ; Kerber, R. • <i>Neural Networks in Financial Engineering. Proceedings of the Third International Conference on Neural Networks in the Capital Markets</i> • 01/01/96 • 2 pages (220 words) • <u>SUMMARY</u> We approach the problem of stock selection from the perspective of knowledge discovery in databases: given a database of several years of quarterly information on over a thousand companies, discover patterns in the data that will allow one to predict which stocks are likely to have exceptional returns in the future.	
12.	91%	<b><u>A hybrid portfolio theory model based on genetic algorithm and vector quantization</u></b>	<input type="checkbox"/>
		Paul Bao ; Hakman Wong • <i>SMC'98 Conference Proceedings. 1998 IEEE International Conference on Systems, Man, and Cybernetics (Cat. No.98CH36218)</i> • 01/01/98 • 2 pages (280 words) • <u>SUMMARY</u> Portfolio theory considers a sequential portfolio selection procedure with the goal of best analyzing and predicting the performance of the market.	
13.	91%	<b><u>Want a stock tip? Your computer's got its share</u></b>	<input type="checkbox"/>
		Saul Feldman • <i>HomePC</i> • 01/18/95 • 6 pages (1800 words) • <u>SUMMARY</u> Buy low, sell high. Everyone knows that's the way to make a killing in the stock market. So, why	
14.	91%	<b><u>An inductive learning system for rating securities</u></b>	<input type="checkbox"/>
		Zargham, M.R. • <i>Tasks and Methods in Applied Artificial Intelligence. 11th International Conference on Industrial and Engineering Applications of Artificial Intelligence and Expert Systems IEA-98-AIE. Proceedings</i> • 01/01/98 • 2 pages (220 words) • <u>SUMMARY</u> During the last few years, we have developed an expert system, called PORSEL (PORTfolio SElection system), which uses a small set of rules to select stocks.	
15.	91%	<b><u>BREWER SUSPENDS STOCK SALE ON NET. (SEC REQUESTS SPRING STREET BREWING TO STOP INTERNET-BASED STOCK SALES) (COMPANY FINANCIAL INFORMATION)</u></b>	<input type="checkbox"/>
		Unknown • <i>San Jose Mercury News</i> • 03/21/96 • 2 pages (190 words) • <u>SUMMARY</u> The Securities and Exchange Commission formally requests Spring Street Brewing stop trading stock certificates over the Internet because of concerns that investors were not receiving enough protection from possible market manipulation.	
16.	91%	<b><u>Prosperous portfolios 2 -- Analyze your portfolio with a stockpile of database reports that would fill any broker's bookcase.</u></b>	<input type="checkbox"/>
		Witkin, Ruth K • <i>inCider/A+</i> • 09/01/90 • 2 pages (150 words) • <u>SUMMARY</u> Discusses how to use the portfolio database created last month in AppleWorks to produce four reports on stocks, three of which contain calculations.	
17.	90%	<b><u>Industry Insight: Value of Internet Stocks In Question</u></b>	<input type="checkbox"/>
		John T. Mulqueen • <i>COMMUNICATIONS WEEK</i> • 04/08/96 • 3 pages (610 words) • <u>SUMMARY</u> Wall Street seers are wringing their hands worrying about how long the bull market will last or which stocks or group of stocks will collapse first.	
18.	90%	<b><u>Research team finds solutions in clusters (mutual fund company)</u></b>	<input type="checkbox"/>
		Giles, H. • <i>Wall Street Computer Review</i> • 02/01/88 • 2 pages (150 words) • <u>SUMMARY</u> The Equity Division of Colonial Group Inc. of Boston has eliminated timesharing costs and is	
19.	90%	<b><u>The PC path to riches</u></b>	<input type="checkbox"/>
		Kassler, M. • <i>Rydge's</i> • 09/01/84 • 2 pages (220 words) • <u>SUMMARY</u> A personal computer (PC) can access a wide range of financial data, and programs to assist investment decisions.	
20.	90%	<b><u>A first application of independent component analysis to extracting structure from stock returns</u></b>	<input type="checkbox"/>
		Back, A.D. ; Weigend, A.S. • <i>International Journal of Neural Systems</i> • 08/01/97 • 2 pages (240 words) • <u>SUMMARY</u> Explores the application of a signal processing technique known as independent component analysis (ICA) or blind source separation to multivariate financial time series such as a portfolio of stocks.	
21.	90%	<b><u>Mining little gems That's the key to Opus' success</u></b>	<input type="checkbox"/>
		Patrick Larkin Post staff reporter • <i>The Cincinnati Post</i> • 01/06/98 • 4 pages (910 words) • <u>SUMMARY</u> Len Haussler likes to fish where the fish	
22.	89%	<b><u>Low Stock Prices Reflect Deterioration of Wholesaling Business</u></b>	<input type="checkbox"/>
		COMLINE - <i>Biotechnology &amp; Pharmaceuticals</i> • 11/14/94 • 3 pages (420 words) • <u>SUMMARY</u> Considerable interest is being taken in drug wholesalers' financial reports for the first half of financial year 1994 in the wake of the second round of drug distribution reform introduced six months ago in April.	



- 23. 89% GETTING THE NET TO HELP BUILD YOUR PORTFOLIO. (INTERNET-BASED INVESTMENT INFORMATION)** ☐  
FOUST, DEAN • *Business Week* • 07/15/96 • 2 pages (190 words) • [SUMMARY](#)  
Consumers have the opportunity to improve their investment portfolios by accessing company financial data, market research information and mutual fund performance records from Internet-based sources.
- 24. 89% Hedging tools provide portfolio security blanket** ☐  
Koflowitz, L. • *Wall Street Computer Review* • 03/01/89 • 2 pages (240 words) • [SUMMARY](#)  
At Goldman, Sachs & Co., in New York, a vice president responsible for strategy and research in stock index products, creates a portfolio of stocks designed to replicate the movements of the Standard & Poor's 500 stock index.
- 25. 89% Where the smart money goes.** ☐  
Gite, Lloyd • *Essence* • 02/01/98 • 4 pages (920 words) • [SUMMARY](#)  
How do financially savvy women invest their own money? ESSENCE asked ten sisters who invest,
- 26. 89% Learn the Fund-amentals -- Visit these Web sites to take stock of mutual fund options.** ☐  
Mark Roberti • *HomePC* • 04/01/97 • 4 pages (1100 words) • [SUMMARY](#)  
Whether you're saving for a home, your kids' education or your own retirement, you'd probably like to squeeze out a better return on investment than the interest you're getting from a savings account or certificates of deposit.
- 27. 89% Online trading: How you can profit from falling prices** ☐  
Wayne Harris • *HomePC* • 12/20/96 • 6 pages (1800 words) • [SUMMARY](#)  
Jim Preisig, a 37-year-old Methodist pastor in Monroe, Wis., may get a little divine guidance when he's picking stocks, but he's got to pay commissions on trades just like everybody else.
- 28. 89% Small Business: Update of Information on SBA's Small Business Investment Company Programs** ☐  
General Accounting Office, Washington, DC. Resources, Community and Economic Development Div • *NTIS* • 02/01/97 • 2 pages (330 words) • [SUMMARY](#)  
The Small Business Investment Act of 1958 created a program to help small businesses obtain financing for starting, maintaining, and expanding operations.
- 29. 89% Mission Impossible** ☐  
Richard Jurek • *NetGuide* • 08/01/97 • 5 pages (1300 words) • [SUMMARY](#)  
When I began doing market research, a senior researcher told me that finding information on private companies would be my most difficult challenge.
- 30. 89% MS, Cisco Are Top Stocks** ☐  
John T. Mulqueen • *Communications Week* • 05/12/97 • 4 pages (830 words) • [SUMMARY](#)  
New technology stocks created \$592 billion in shareholder value from 1980 to 1997, even after \$28 billion was deducted for losses incurred by some companies, according to a recent Morgan Stanley & Co.
- 31. 89% Value of Internet Stocks In Question** ☐  
John T. Mulqueen • *Communications Week* • 04/05/96 • 3 pages (610 words) • [SUMMARY](#)  
Wall Street seers are wringing their hands worrying about how long the bull market will last or which stocks or group of stocks will collapse first.
- 32. 89% BE IT EVER SO PRICEY, HIGH TECH IS STILL HOT. (THE WORLD'S BEST INVESTMENTS) (INDUSTRY TREND OR EVENT)** ☐  
BREMNER, BRIAN; EDMONDSON, GAIL; SMITH, GEOFFREY • *Business Week* • 06/17/96 • 2 pages (190 words) • [SUMMARY](#)  
Demand for technology stocks, which recorded their lowest level of 1996 in Jan, has surged again as is expected to grow for the rest of the year.
- 33. 88% Software stockpickers** ☐  
Asner, M. • *Canadian Business* • 09/01/84 • 2 pages (250 words) • [SUMMARY](#)  
Five software programs and data services designed to help manage investment portfolios and available in Canada are selected from a list of hundreds.
- 34. 88% Growth optimal investment strategies.** ☐  
Larson, D.C. • *DISS. ABST. INT. PT. B - SCI. & ENG.* • 01/01/86 • 2 pages (110 words) • [SUMMARY](#)  
The author studies investment for two stock market models. In the first, stock prices are jointly














35.	88%	<b><u>AT A HIGH-TECH FIRM, THE DAILY STOCK PRICE IS EVERYONE'S BUSINESS. (DROP IN STOCK PRICES AFFECTS HIGH-TECHNOLOGY EMPLOYEES' STOCK OPTIONS) (INDUST</u></b>	<input type="checkbox"/>
		JERESKI, LAURA • <i>The Wall Street Journal</i> • 09/10/96 • 2 pages (180 words) • <u>SUMMARY</u> The stock options offered by many high-technology companies provide dreams of wealth, or at least a secure retirement, for their employees.	
36.	88%	<b><u>A stock investment expert system based on a fuzzy neural network</u></b>	<input type="checkbox"/>
		Dohi, T. ; Shigeta, M. ; Osaki, S. • <i>Proceedings of the 29th ISCIE International Symposium on Stochastic Systems Theory and its Applications</i> • 01/01/98 • 2 pages (160 words) • <u>SUMMARY</u> It is very useful to utilize the well-performed knowledge by portfolio managers and institutional investors in practical financial dealing.	
37.	88%	<b><u>Tracking stocks with Symphony.</u></b>	<input type="checkbox"/>
		Jones, E. • <i>LOTUS</i> . • 01/01/86 • 2 pages (120 words) • <u>SUMMARY</u> Even if you're a new investor in the stock market, you probably want to keep track of the highs and lows of your investments.	
38.	88%	<b><u>Proteon plans industry leap with stock sale -- IPO of 3.1 million common shares expected to reap healthy profits</u></b>	<input type="checkbox"/>
		Didio, Laura • <i>LAN Times</i> • 06/01/91 • 2 pages (160 words) • <u>SUMMARY</u> Reports that Proteon Inc., in the token-ring adapter business, is ready to make the jump from a solid, midsized company to a company whose annual sales total over \$100 million.	
39.	88%	<b><u>Templtn.Emerg.Mkt. - Interim Results</u></b>	<input type="checkbox"/>
		AFX - <i>Regulatory News Service</i> • 12/18/97 • 11 pages (2670 words) • <u>SUMMARY</u> Templeton Emerging Markets Investment Trust Plc 18th December	
40.	88%	<b><u>Fuzzified intelligent stock portfolio management system</u></b>	<input type="checkbox"/>
		Seek Chin Chu ; Kun Chang Lee • <i>Critical Technology: Proceedings of the Third World Congress on Expert Systems</i> • 01/01/96 • 2 pages (200 words) • <u>SUMMARY</u> The objective of this paper is to propose an intelligent framework for a stock investment problem, named fuzzified ISPMS (intelligent stock portfolio management system).	
41.	88%	<b><u>Insurance company rating changes, rating agency reputation and stock prices</u></b>	<input type="checkbox"/>
		Alli, K.L. ; Thapa, S. ; Khan, Q. • <i>1994 Proceedings Decision Sciences Institute. 1994 Annual Meeting</i> • 01/01/94 • 2 pages (150 words) • <u>SUMMARY</u> This paper examines the stock price reaction to insurance company rating changes using a sample of insurance companies listed on the New York Stock Exchange (NYSE).	
42.	88%	<b><u>Market rebound shouldn't breed complacency</u></b>	<input type="checkbox"/>
		JAMES GLASSMAN • <i>Austin American-Statesman</i> • 11/08/97 • 6 pages (1800 words) • <u>SUMMARY</u> Nothing in life is so exhilarating," wrote the 24-year-old Winston Churchill, recounting his army	
43.	88%	<b><u>Technical fundamentals of marketing investment services to the home and office</u></b>	<input type="checkbox"/>
		Gardner, P.R. • <i>Computers in the City. Opportunities in the New Financial Era. Proceedings of the Business Strategy Conference</i> • 01/01/84 • 2 pages (170 words) • <u>SUMMARY</u> Developments in information technology have made information and transaction processing services available to national consumer markets.	
44.	88%	<b><u>MOF to Unfreeze NTT Stock</u></b>	<input type="checkbox"/>
		COMLINE - <i>Telecommunications</i> • 06/16/97 • 2 pages (170 words) • <u>SUMMARY</u> With the approval of a revised NTT Law and a final decision on the issue of the company's operating structure, which had been an obstacle in NTT (9432) stock sales by the government shareholder, the Ministry of Finance will resume disposal of NTT stock.	
45.	88%	<b><u>Wall Street closes sharply higher after midafternoon dip on FOMC profit-taking</u></b>	<input type="checkbox"/>
		AFX-UK • 08/20/97 • 4 pages (1200 words) • <u>SUMMARY</u> NEW YORK (AFX) - Share prices closed sharply higher after rebounding from a midafternoon sell-off that followed the Fed's decision not to raise interest rates, dealers said.	
46.	88%	<b><u>STOCK UP ON VALUE, AND HOLD ON TIGHT</u></b>	<input type="checkbox"/>
		<i>Pittsburgh Post-Gazette</i> • 11/03/97 • 5 pages (1500 words) • <u>SUMMARY</u> Nothing in life is so exhilarating," wrote the 24-year-old Winston Churchill, recounting his army	
47.	88%	<b><u>MORNINGSTAR ADDS ENHANCEMENTS TO STOCKTOOLS</u></b>	<input type="checkbox"/>
		<i>Worldwide Databases</i> • 02/01/98 • 3 pages (480 words) • <u>SUMMARY</u> Morningstar has added enhancements to its powerful StockTools software that more immediately combine detailed stock information onto one convenient page, simplifying side-by-side comparisons of companies.	

48	<b><u>RIDING OUT THE STORM IDENTIFYING AN INVESTMENT PLAN AND STICKING TO IT IS THE KEY TO SURVIVING TODAY'S TURBULENT MARKETS</u></b>	<input type="checkbox"/>
88%	<i>Pittsburgh Post-Gazette</i> • 11/24/97 • 5 pages (1300 words) • <u>SUMMARY</u> There's nothing like a seesawing market to test your true grit as a stock	
49	<b><u>Foreign &amp; Col PEP Inv - Final Results</u></b>	<input type="checkbox"/>
88%	<i>AFX - Regulatory News Service</i> • 11/24/97 • 8 pages (1820 words) • <u>SUMMARY</u> Foreign & Colonial Pep Investment Trust Plc 24th November	
50	<b><u>What drives stock returns?-an independent component analysis</u></b>	<input type="checkbox"/>
88%	Back, A.D. ; Weigend, A.S. • <i>Proceedings of the IEEE/IAFE/INFORMS 1998 Conference on Computational Intelligence for Financial Engineering (CIFer) (Cat. No.98TH8367)</i> • 01/01/98 • 2 pages (250 words) • <u>SUMMARY</u> The paper discusses the application of a signal processing technique known as independent component analysis (ICA), also called blind source separation, to multivariate financial time series.	
51	<b><u>CHIP MAKERS UP IN ARMS OVER BOOK-TO-BILL RATIO. (FROM SEMICONDUCTOR INDUSTRY ASSOCIATION) (INDUSTRY TREND OR EVENT)</u></b>	<input type="checkbox"/>
88%	TAKAHASHI, DEAN • <i>The Wall Street Journal</i> • 08/07/96 • 2 pages (190 words) • <u>SUMMARY</u> The Semiconductor Industry Association's (SIA) bill-to-book ratio draws criticism from industry analysts and semiconductor company officials who claim that it is inaccurate and that it adversely affects technology stocks.	
52	<b><u>Picking stocks? Software may pay dividends</u></b>	<input type="checkbox"/>
88%	Dean Foust • <i>HomePC</i> • 01/01/98 • 7 pages (2000 words) • <u>SUMMARY</u> For years, Scott Sherk put his money in mutual funds and his trust in professional managers, who knew more about playing the market than he did.	
53	<b><u>GIS model-based spatial analysis of forest stand structure and volume estimation</u></b>	<input type="checkbox"/>
88%	Fong-Long Feng ; Chaur-Fong Chen • <i>Ninth Annual Symposium on Geographic Information Systems in Natural Resources Management. Symposium Proceedings</i> • 01/01/95 • 3 pages (450 words) • <u>SUMMARY</u> In this study, a 4002 ground plots data set of the 3rd Taiwan Forest Inventory are used to study the stand composition, stand structure, growing stock of forest types and forest communities in Taiwan.	
54	<b><u>Understanding the stock market.</u></b>	<input type="checkbox"/>
88%	<i>Ebony</i> • 09/01/97 • 3 pages (740 words) • <u>SUMMARY</u> SO YOU'VE done your research, found yourself a good stockbroker and purchased your first stock.	
55	<b><u>Latin American shares close sharply higher in New York</u></b>	<input type="checkbox"/>
88%	<i>AFX-EUROPE</i> • 10/28/97 • 3 pages (650 words) • <u>SUMMARY</u> NEW YORK (AFX) - Latin American shares closed sharply higher in New York trading, boosted by the sharp reversal in U.S.	
56	<b><u>ROUGH RIDE MAY NOT BE OVER, SO BUCKLE UP</u></b>	<input type="checkbox"/>
88%	JAMES K. GLASSMAN - <i>Washington Post</i> • <i>Buffalo News</i> • 11/02/97 • 6 pages (1800 words) • <u>SUMMARY</u> "Nothing in life is so exhilarating," wrote the 24-year-old Winston Churchill, recounting his	
57	<b><u>Mellon Reports Record Third Quarter 1997 Results</u></b>	<input type="checkbox"/>
88%	<i>PRNewswire</i> • 10/14/97 • 25 pages (6940 words) • <u>SUMMARY</u> Quarterly Earnings Per Share Increases to \$.73	
58	<b><u>OPERA options price evaluation and risk analysis system</u></b>	<input type="checkbox"/>
88%	Rogart, B. • <i>APL Quote Quad</i> • 01/01/87 • 2 pages (170 words) • <u>SUMMARY</u> This paper describes a decision-support system written in APL and implemented on a personal computer.	
59	<b><u>NationsBank Corp - Re Merger</u></b>	<input type="checkbox"/>
88%	<i>AFX - Regulatory News Service</i> • 09/03/97 • 4 pages (840 words) • <u>SUMMARY</u> Nationsbank Corporation 3rd September	
60	<b><u>Induction of rule-based scoring functions</u></b>	<input type="checkbox"/>
87%	Mullei, S. ; Beling, P. • <i>SMC'98 Conference Proceedings. 1998 IEEE International Conference on Systems, Man, and Cybernetics (Cat. No.98CH36218)</i> • 01/01/98 • 2 pages (280 words) • <u>SUMMARY</u> We consider the problem that many portfolio managers face of selecting, on a regular basis, stocks for investment and recommendation to clients.	

61. **TAKING STOCK IN WALL STREET. (INVESTMENT CHOICES FOR IT** ☐  
87% **EXECUTIVES) (INDUSTRY TREND OR EVENT)**  
MORRISSEY, JANE • *PC Week* • 03/24/97 • 2 pages (200 words) • [SUMMARY](#)  
Information technology executives and CIOs are often in an excellent position to make choice investments based on their knowledge of technology vendors, but many companies have stringent policies against their employees using their positions for personal gain.
62. **On-line sources pay dividends for investment clubs** ☐  
87% Wayne Harris • *HomePC* • 12/18/95 • 8 pages (2200 words) • [SUMMARY](#)  
Before Douglas Gerlach saw a newspaper clipping about investment clubs in spring 1993, he had paid no mind to the stock market.
63. **Federal Express to buy Caliber Systems** ☐  
87% *AFX-EUROPE* • 10/06/97 • 2 pages (340 words) • [SUMMARY](#)  
MEMPHIS, Tenn (AFX) - Federal Express Corp said it will acquire Caliber Systems Inc and its subsidiaries, including carrier RPS Inc, in a stock deal that values Caliber at 63 usd per share.
64. **Need stock news? Turn a PC into an invest-igative reporter** ☐  
87% Wayne Harris • *HomePC* • 08/15/96 • 7 pages (2000 words) • [SUMMARY](#)  
It's tough to run a business and manage a growing personal investment portfolio at the same time.
65. **Eying mutual funds? Invest in software first** ☐  
87% Larry Marion • *HomePC* • 06/05/95 • 7 pages (2200 words) • [SUMMARY](#)  
Age:
66. **A theory of price formation in a market with short sale prohibition** ☐  
87% Hoontrakul, P. ; Ryan, P.J. ; Khanthavit, A. ; Perrakis, S. • *Proceedings of the IEEE/IAFE/INFORMS 1998 Conference on Computational Intelligence for Financial Engineering (CIFEr) (Cat. No.98TH8367)* • 01/01/98 • 2 pages (270 words) • [SUMMARY](#)  
Analytically considers an observed turnover anomaly and attributes the findings to the combination of insider trading on asymmetric information and short sale constraints.
67. **Quantum leap for analysts** ☐  
87% Matthew Wall • *The Financial Times* • 06/28/97 • 5 pages (1200 words) • [SUMMARY](#)  
It was Mark Twain who responded: "The report of my death was an exaggeration" when the New York Journal prematurely wrote his obituary 100 years ago this month.
68. **Nomura/NTT/GTE to Establish Electronic Information JV** ☐  
87% *COMLINE - Telecommunications* • 02/17/97 • 2 pages (160 words) • [SUMMARY](#)  
BUG, an information service company, Nomura Sogo Kenkyusho, and NTT Mobile Communications announced that they would be working with GTE's information subsidiary to establish a joint venture electronic information service company in April.
69. **Microsoft stock option** ☐  
87% Darrow, Barbara • *Computer Reseller News* • 09/26/94 • 2 pages (170 words) • [SUMMARY](#)  
Reports that at their annual meeting on October 1994, the shareholders of Microsoft Corp. will vote
70. **THE NEW GRAPEVINE IS ONLINE. (INTERNET-BASED STOCK WATCHERS** ☐  
87% **INFLUENCE STOCK PRICES) (INDUSTRY TREND OR EVENT)**  
WEISS, GARY • *Business Week* • 05/27/96 • 2 pages (180 words) • [SUMMARY](#)  
Predictions and analysis from Internet-based stock enthusiasts have started to impact stock prices of various companies.
71. **An application of artificial neural network models to portfolio selection** ☐  
87% Yung-Ho Suh ; LaBarre, J.E. • *Journal of Computer Information Systems* • 09/01/95 • 2 pages (200 words) • [SUMMARY](#)  
The purpose of this study is to investigate the possibility of building a neural network model that is able to construct a profitable trading strategy in the market by classifying the future market winners and losers from the publicly available accounting information.
72. **STOCKS PLUNGE ON WEAKER CORPORATE EARNINGS AND RATE FEARS:** ☐  
87% **TECHNOLOGY ISSUES TAKE SHARP HIT, HELPING PUSH NASDAQ 3.1%**  
**LOWER. (TECHNOLOGY STOCKS) (**  
LOHR, STEVE • *The New York Times* • 07/12/96 • 2 pages (190 words) • [SUMMARY](#)  
Unexpected reports of losses by HP and Motorola are causing concern among high technology stock investors.

- 73. Training neural network with genetic algorithms for forecasting the stock price index** ☐  
 87% Fu Kai ; Xu Wenhua • 1997 IEEE International Conference on Intelligent Processing Systems (Cat. No.97TH8335) • 01/01/97 • 2 pages (150 words) • [SUMMARY](#)  
 The paper combines genetic algorithms (GA) with neural network (NN). It trains NN with GA and then
- 74. Stock Fund - Sales Vs. Obligations. Lmi Ref. No. R5.** ☐  
 87% U.S.Government/NTIS • 12/29/67 • 2 pages (220 words) • [SUMMARY](#)  
 The Army stock fund is a revolving fund; in theory, for every dollar obligated to procure stocks, a dollar should be received from the sales of stocks.
- 75. Banco CentralHispano - Interim Results** ☐  
 87% AFX - Regulatory News Service • 07/28/97 • 8 pages (1860 words) • [SUMMARY](#)  
 Banco Central Hispanoamericano S.a. 28th July
- 76. FROM KITCHEN TABLE TO KEYBOARD; INVESTMENT CLUBS FLOCK TO INTERNET. (INTERNET/WEB/ONLINE SERVICE INFORMATION)** ☐  
 87% MORROW, DAVID J. • The New York Times • 07/07/96 • 2 pages (190 words) • [SUMMARY](#)  
 Investment clubs use Internet-based stock and company information to increase the value of their stock portfolios.
- 77. Robust investment** ☐  
 87% Larson, D.C. • 1986 IEEE International Symposium on Information Theory (ISIT). Abstracts of Papers (Cat. No.86CH2374-7) • 01/01/86 • 2 pages (200 words) • [SUMMARY](#)  
 Summary form only given. Let stock prices be represented by a discrete, positive sequence of
- 78. Murphy v O'Higgins:** ☐  
 87% Unknown • Financial Times London Edition 1 • 12/20/97 • 4 pages (830 words) • [SUMMARY](#)  
 The appeal is obvious. There has to be a simple way to find stocks that can beat the market. And,
- 79. Real time stock price distribution utilising the GSM short messaging service** ☐  
 87% Kilmartin, L. ; Friel, D. • 1997 IEEE International Conference on Personal Wireless Communications (Cat. No.97TH8338) • 01/01/97 • 2 pages (230 words) • [SUMMARY](#)  
 The development of value added services based upon the GSM standard is becoming increasingly important to both network operators and the subscriber's to such networks.
- 80. TEACH YOUNGSTERS HOW TO DECIPHER STOCK PAGE** ☐  
 87% Neale S. Godfrey Neale S. Godfrey, a former bank president, has written books on family finance and appears on syndicated television shows discussing finance. • The Commercial Appeal Memphis, TN • 12/01/97 • 5 pages (1300 words) • [SUMMARY](#)  
 After you have discussed the basic workings and history of the stock market, your teenager should be ready for the big plunge.
- 81. TECH STOCKS: NO SURE THING. (INDUSTRY INSIGHT) (INDUSTRY TREND OR EVENT)** ☐  
 87% MULQUEEN, JOHN T. • CommunicationsWeek • 04/14/97 • 2 pages (170 words) • [SUMMARY](#)  
 Technology stocks are not always a secure investment. Cascade Communications was the sixth-best
- 82. Low-cost pricing history source for commodity futures contracts** ☐  
 87% Meyers, T.A. • Wall Street Computer Review • 01/01/86 • 2 pages (220 words) • [SUMMARY](#)  
 Remote Computing's Merlin database offers the technically minded investor a low cost on-line source of current and historical pricing information for stocks, bonds, rights, warrants, government issues, mutual funds, options, indices, and commodities.
- 83. Pulse Portfolio Management System** ☐  
 87% Glazier, Jason • Wall Street Computer Review • 07/01/91 • 2 pages (220 words) • [SUMMARY](#)  
 Presents a mixed review of Pulse Portfolio Management System (\$349), an investment portfolio management system by Equis International of Salt Lake City, UT (800, 801).
- 84. Fujitsu Markets Stock Trading Terminal** ☐  
 87% COMLINE - Telecommunications • 11/14/91 • 2 pages (180 words) • [SUMMARY](#)  
 On the 12th, Fujitsu Ltd. (6702) began marketing the "Displayphone ES (Electronic Securities)," a
- 85. Quicken 5 and Quicken Deluxe 5 -- Know the Health of Your Wealth** ☐  
 86% Joel T. Patz • Windows Magazine • 10/16/95 • 4 pages (790 words) • [SUMMARY](#)  
 The old question about how you can make a good thing better is answered by Intuit's release of Quicken 5 and Quicken Deluxe 5.
- 86. Low Price Leads Cypress & Sierra To Repurchase Stock** ☐  
 86% Ian Stokell • Newsbytes • 04/30/93 • 3 pages (410 words) • [SUMMARY](#)  
 SAN JOSE, CALIFORNIA, U.S.A., 1993 APR 30 (NB) -- Low stock prices have led to both Cypress Semiconductor and Sierra Semiconductor announcing stock repurchase plans.

87	<b><u>Nations Funds Offers Two New Managed Index Funds: Combining Active and Passive</u></b>	<input type="checkbox"/>
86%	<b><u>Portfolio Management</u></b>	
	Business Editors • <i>BUSINESS WIRE</i> • 10/13/97 • 5 pages (1100 words) • <u>SUMMARY</u> CHARLOTTE, N.C.--(BUSINESS WIRE)--Oct. 13, 1997--Nations Funds is pleased to announce the	
88	<b><u>The prophet motive: Using PCs to predict winning stocks</u></b>	<input type="checkbox"/>
86%	Randy Meyers • <i>HomePC</i> • 11/01/96 • 8 pages (2300 words) • <u>SUMMARY</u> Back in 1993, Ted Hodgson decided to switch his investment focus from mutual funds to stocks.	
89	<b><u>Redwood Trust, Inc. Reports Results for 1997</u></b>	<input type="checkbox"/>
86%	Business Editors • <i>BUSINESS WIRE</i> • 02/11/98 • 14 pages (3610 words) • <u>SUMMARY</u> MILL VALLEY, Calif.--(BUSINESS WIRE)--Feb. 11, 1998--For the full year ending December 31, 1997,	
90	<b><u>Kyodo, Matsushita Graphic Begin Stock Information Service</u></b>	<input type="checkbox"/>
86%	COMLINE - <i>Telecommunications</i> • 05/23/90 • 2 pages (170 words) • <u>SUMMARY</u> On May 21st, K.K. Kyodo News Service and Matsushita Graphic Communication Systems Service Co.,	
91	<b><u>Trading systems (global securities)</u></b>	<input type="checkbox"/>
86%	<i>Banking World</i> • 03/01/88 • 2 pages (150 words) • <u>SUMMARY</u> A number of firms sell price information which they deliver electronically to terminals in their customers' offices.	
92	<b><u>CORPORATE STOCK BUYBACKS ARE SOARING Exchange Seeks To Make Put'</u></b>	<input type="checkbox"/>
86%	<b><u>Options Part of the Strategy</u></b>	
	<i>Treasury Manager's Report</i> • 02/16/96 • 5 pages (1100 words) • <u>SUMMARY</u> One of the best investments open to established, publicly-held companies with positive cash flow is the repurchase of the company's stock.	
93	<b><u>Taking stock of software -- To maximize their software investment, companies need to</u></b>	<input type="checkbox"/>
86%	<b><u>manage their application portfolio as carefully as they do their stock ...</u></b>	
	Hayes, Ian S • <i>Computerworld</i> • 09/02/91 • 2 pages (190 words) • <u>SUMMARY</u> IN DEPTH column discusses managing software as if it were an investment portfolio, looking to allocate resources, maximize profits, and save money in doing so.	
94	<b><u>BIG-NAME BARGAINS. (TECHNOLOGY STOCKS) (INDUSTRY TREND OR</u></b>	<input type="checkbox"/>
86%	<b><u>EVENT)</u></b>	
	SCHAFF, WILLIAM • <i>InformationWeek</i> • 11/03/97 • 2 pages (170 words) • <u>SUMMARY</u> Investing in the stock market, especially in the light of its recent volatility, requires a long-term investment view.	
95	<b><u>Price Set for JR Tokai Stock</u></b>	<input type="checkbox"/>
86%	COMLINE - <i>Automobiles and Transportation</i> • 08/26/97 • 2 pages (180 words) • <u>SUMMARY</u> The Japanese National Railway Settlement Corporation has set a price of 359,000 yen per share for stock in Central Japan Railway Company (JR Tokai), the railroad company to be listed in October.	
96	<b><u>Kleinwort Overseas - Interim Results</u></b>	<input type="checkbox"/>
86%	AFX - <i>Regulatory News Service</i> • 07/30/97 • 12 pages (3070 words) • <u>SUMMARY</u> Kleinwort Overseas Investment Trust Plc 30th July	
97	<b><u>FOCUS: Saltus, SER shares up sharply on first day; Saltus gains exaggerated</u></b>	<input type="checkbox"/>
86%	COLIN FERNANDEZ • <i>AFX-EUROPE</i> • 07/15/97 • 3 pages (720 words) • <u>SUMMARY</u> FRANKFURT (AFX) - Shares in automatic screwdriving tools maker Saltus Technology AG made steep gains following its listing on Germany's Neuer Markt yesterday, but some analysts are not optimistic about its future prospects.	
98	<b><u>ACQUISITIONS MAY MAKE MORE SENSE THAN SHARE BUYBACKS IN</u></b>	<input type="checkbox"/>
86%	<b><u>CURRENT MARKET, ANALYSTS SAY</u></b>	
	<i>Petroleum Finance Week</i> • 02/16/98 • 3 pages (740 words) • <u>SUMMARY</u> Steep drops in crude oil prices have driven many major oil companies and independent producers to buy back stock of their own companies as a way to prop up share prices.	
99	<b><u>DATA FOR CHEAPSKATES. (INVESTMENT-ORIENTED INTERNET SITES)</u></b>	<input type="checkbox"/>
86%	CHURBUCK, DAVID C. • <i>Forbes</i> • 06/17/96 • 2 pages (180 words) • <u>SUMMARY</u> An array of expensive services can provide investors with financial information, but consumers should first evaluate free Internet site offerings.	
100	<b><u>American Opp. Tst. - Final Results</u></b>	<input type="checkbox"/>
86%	AFX - <i>Regulatory News Service</i> • 12/01/97 • 5 pages (1190 words) • <u>SUMMARY</u> American Opportunity Trust Plc 1st December	

 Modify	 Save	 Alert	Sort:	 Rank	 1/1 12/31 Newest	 12/31 1/1 Oldest	 Source	 Subject	Draw:	 Graph	 Tech BarChart	 Print...	 Similar Docs
			<p>Do you have <b>Questions?</b>      Do you need <b>Help?</b></p> <p>Copyright © 1998 <b>Manning &amp; Napier Information Services</b></p> <p>All Rights Reserved.    Version: DRLINK4F - 4/22/1999</p> <p>Any unauthorized access, reproduction, or transmission of this page is strictly prohibited.</p>										